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Missouri Department of Insurance
Statistics Section
February 1994



**1993
Missouri
Product
Liability
Insurance Report**

Missouri Department of Insurance
Statistics Section
February 1994

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims arising out of use, handling, or consumption of a product. The following report should provide detailed insight into specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, product liability insurance writers experienced elevated loss ratios during the early 1980s; however, the downward trend in loss ratios since 1985 has aided the profitability of this line. The lowest loss ratio since 1980 occurred in 1989 at 18.8 percent. The 1990 incurred loss ratio jumped back up to 176.4 percent; however, in 1993 the ratio was only 28.5 percent, a significant decrease and an indicator of substantial profitability.

The number of claims closed with payment continues to show a decline since 1988, with only 33 percent closed with a payment in 1993. From 1992 to 1993 the average indemnity paid on claims (excluding claims closed without payment) only increased from \$27,268 to \$27,285. The average allocated loss adjustment expense for paid claims in 1993 was \$5,916 a decrease from the 1992 figure of \$6,435. The number of closed claims increased 62 percent from 1992 to 1993.

The number of companies writing product liability insurance has fluctuated slightly over the past four years, increasing from 145 in 1990 to 162 in 1993.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 14 of the Annual Statement.

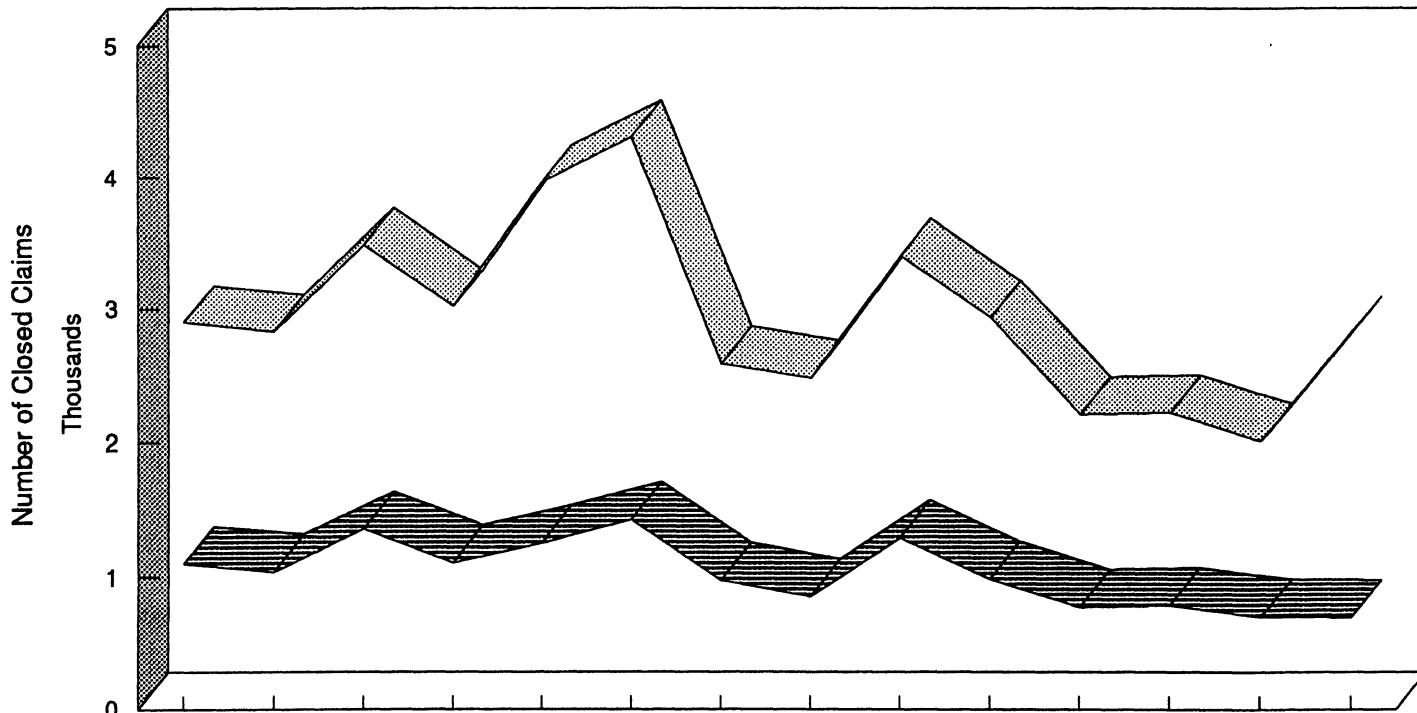
Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690.

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| (Derived from Page 14 Supplement) | |

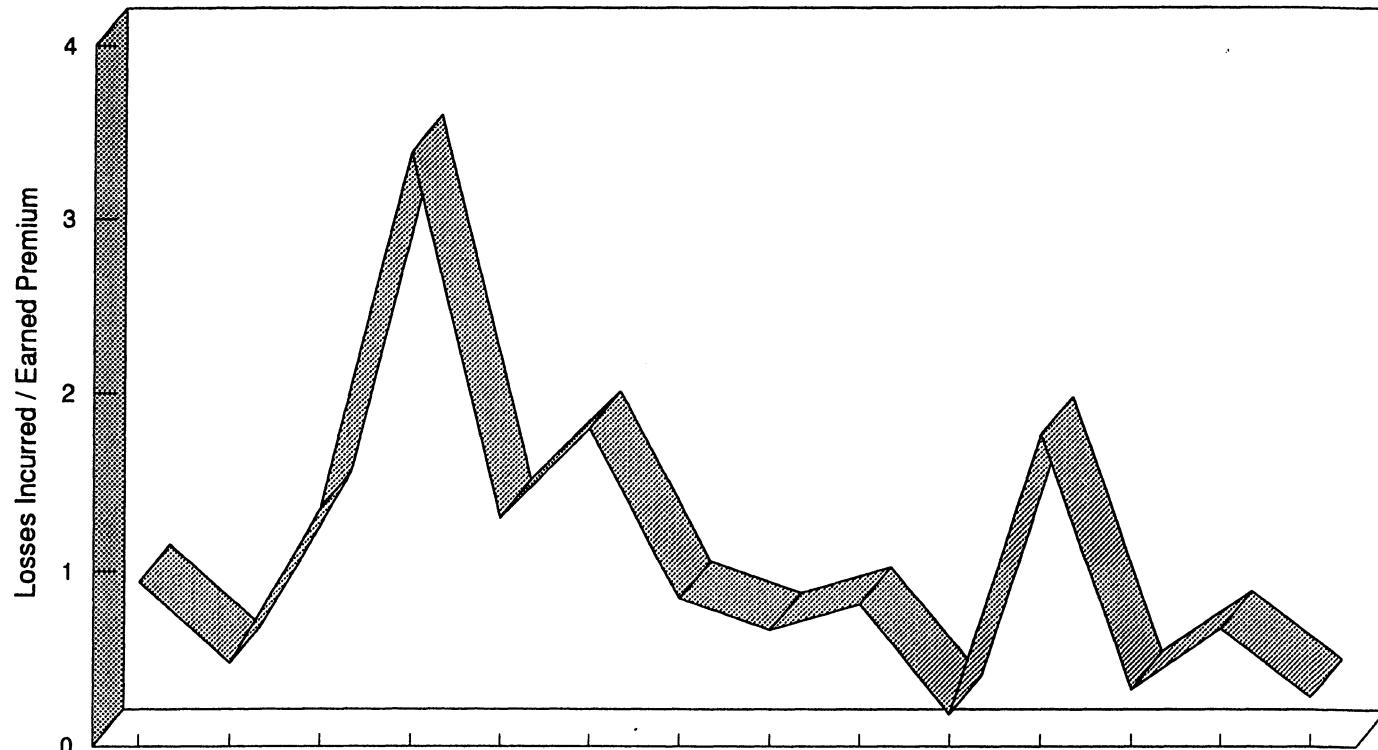
PRODUCT LIABILITY SUMMARY GRAPHS

CLOSED CLAIM COUNTS

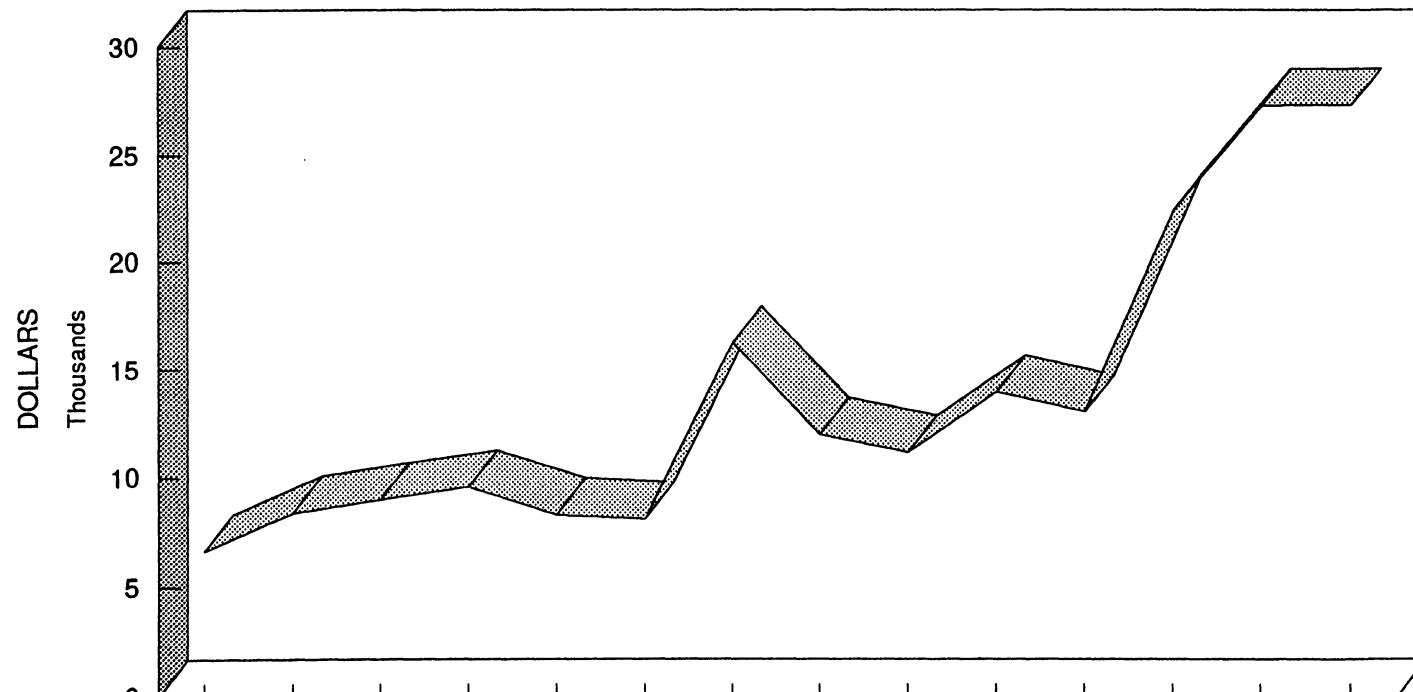


| YEAR | 1980 | 1981 | 1982 | 1983 | 1984 | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Closed w/pymt | 1,095 | 1,035 | 1,352 | 1,104 | 1,247 | 1,421 | 969 | 849 | 1,285 | 980 | 771 | 785 | 700 | 695 |
| Total | 1,803 | 1,791 | 2,135 | 1,916 | 2,717 | 2,885 | 1,614 | 1,631 | 2,120 | 1,955 | 1,435 | 1,437 | 1,307 | 2,118 |

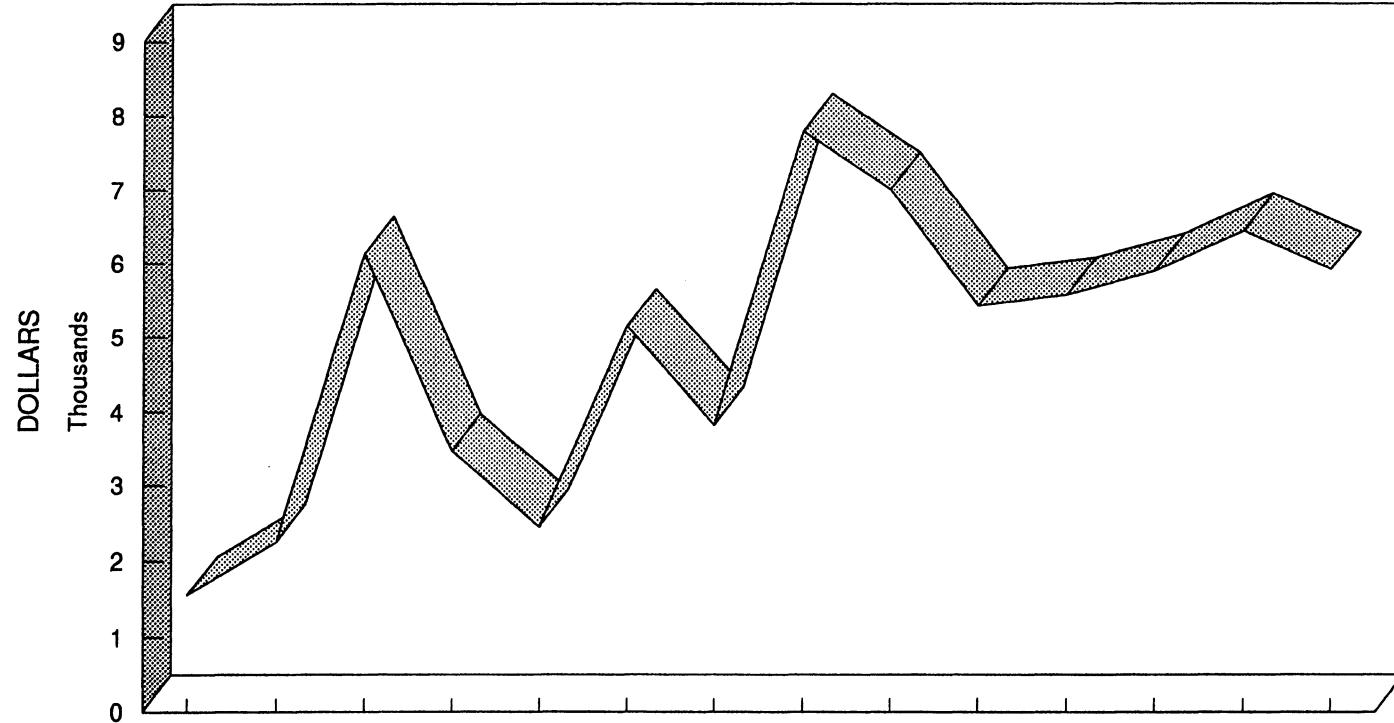
LOSS RATIOS



AVERAGE INDEMNITY PAID
FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE
FOR ALL PAID CLAIMS



INDEMNITY PAID

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The four tables in this section contain the following closed claim information for each specified indemnity paid range:

- **Claims** - Total number of claims closed
- **Total Indemnity** - Total indemnity paid by insurance companies
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

The following three tables contain annual summary data for the years 1993, 1992 and 1991. A ten-year summary for the years 1984 through 1993 follows. The percent increase from the previous year for number of closed claims and loss expense paid is also reported by specified indemnity paid range in the annual tables.

**DEPARTMENT OF INSURANCE
PRODUCT LIABILITY**

BY INDEMNITY PAID

1993

**DEPARTMENT OF INSURANCE
PRODUCT LIABILITY**

BY INDEMNITY PAID

1992

| | CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | | LOSS EXPENSE | % INCREASE FROM PRIOR YR | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-----------------------|---------------|--------------|--------------------------|-----------------|---------------------|----------------|--------------------------|-----------------|-----------------------------|
| | PERCENT | TOTAL NUMBER | | CLAIMS | PERCENT | | | | |
| INDEMNITY PAID | | | | | | | | | |
| NONE | 46.44 | 607 | -6.90 | 0.00 | | \$0 | \$3,758 | 182.61 | \$5,571 |
| 1-2,499 | 35.04 | 458 | -12.76 | 1.69 | \$323,287 | \$425 | 29.18 | \$2,026 | 10 |
| 2,500-4,999 | 4.59 | 60 | -10.45 | 1.02 | \$195,198 | \$1,566 | 8.83 | \$5,035 | 19 |
| 5,000-7,499 | 2.22 | 29 | -14.71 | 0.88 | \$167,309 | \$3,244 | -30.62 | \$8,764 | 22 |
| 7,500-9,999 | 1.84 | 24 | 20.00 | 1.06 | \$202,153 | \$1,851 | -37.27 | \$4,911 | 20 |
| 10,000-24,999 | 3.60 | 47 | -9.62 | 3.77 | \$719,108 | \$15,094 | 20.99 | \$17,407 | 28 |
| 25,000-49,999 | 1.91 | 25 | 19.05 | 4.46 | \$852,108 | \$18,576 | 58.24 | \$20,330 | 35 |
| 50,000-74,999 | 0.77 | 10 | -56.52 | 2.96 | \$565,015 | \$22,144 | -28.78 | \$52,975 | 39 |
| 75,000-99,999 | 0.77 | 10 | -16.67 | 4.42 | \$843,424 | \$26,079 | -6.52 | \$16,130 | 39 |
| 100,000-199,999 | 0.99 | 13 | 8.33 | 9.58 | \$1,827,998 | \$48,937 | 93.80 | \$61,885 | 32 |
| 200,000-299,999 | 0.46 | 6 | 100.00 | 6.94 | \$1,324,750 | \$28,608 | 100.16 | \$66,667 | 29 |
| 300,000-399,999 | 0.38 | 5 | 66.67 | 9.21 | \$1,758,750 | \$67,094 | -11.53 | \$40,000 | 56 |
| 400,000-499,999 | 0.15 | 2 | -60.00 | 4.85 | \$925,195 | \$9,556 | -87.06 | \$25,000 | 22 |
| 500,000-999,999 | 0.61 | 8 | 166.67 | 25.59 | \$4,885,000 | \$63,944 | -27.99 | \$234,375 | 42 |
| 1,000,000 OR GREATER | 0.23 | 3 | -40.00 | 23.57 | \$4,498,646 | \$249,211 | 26.64 | \$401,667 | 54 |
| TOTAL | 100.00 | 1,307 | -9.05 | 100.00 | \$19,087,941 | \$5,192 | 35.84 | \$8,826 | 14 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY INDEMNITY PAID

1991

| | CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | | LOSS EXPENSE | % INCREASE FROM PRIOR YR | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-----------------------|---------------|--------------|--------------------------|-----------------|---------|---------------------|--------------------------|-----------------|-----------------------------|
| | PERCENT | TOTAL NUMBER | | CLAIMS | PERCENT | | | | |
| INDEMNITY PAID | | | | | | | | | |
| NONE | 45.37 | 652 | -1.81 | 0.00 | | \$0 | \$1,330 | -18.34 | \$6,818 |
| 1-2,499 | 36.53 | 525 | -0.94 | 1.94 | | \$341,877 | \$329 | -39.58 | \$1,624 |
| 2,500-4,999 | 4.66 | 67 | 1.52 | 1.27 | | \$223,744 | \$1,439 | -40.09 | \$4,830 |
| 5,000-7,499 | 2.37 | 34 | -10.53 | 1.11 | | \$195,202 | \$4,676 | -47.81 | \$8,419 |
| 7,500-9,999 | 1.39 | 20 | 11.11 | 0.96 | | \$168,332 | \$2,951 | -51.50 | \$10,168 |
| 10,000-24,999 | 3.62 | 52 | -18.75 | 4.70 | | \$826,382 | \$12,475 | -38.28 | \$20,572 |
| 25,000-49,999 | 1.46 | 21 | 0.00 | 3.95 | | \$694,854 | \$11,740 | -59.97 | \$21,456 |
| 50,000-74,999 | 1.60 | 23 | 109.09 | 7.57 | | \$1,332,920 | \$31,092 | 68.40 | \$43,618 |
| 75,000-99,999 | 0.84 | 12 | 200.00 | 5.47 | | \$963,202 | \$27,897 | 104.70 | \$46,083 |
| 100,000-199,999 | 0.84 | 12 | 33.33 | 8.10 | | \$1,426,330 | \$25,251 | -49.59 | \$51,667 |
| 200,000-299,999 | 0.21 | 3 | -25.00 | 4.17 | | \$733,500 | \$14,293 | -52.58 | \$80,000 |
| 300,000-399,999 | 0.21 | 3 | 200.00 | 5.80 | | \$1,021,085 | \$75,839 | 2994.21 | \$20,500 |
| 400,000-499,999 | 0.35 | 5 | 150.00 | 12.06 | | \$2,122,392 | \$73,825 | 174.19 | \$215,600 |
| 500,000-999,999 | 0.21 | 3 | -25.00 | 11.64 | | \$2,049,291 | \$88,804 | 38.78 | \$283,333 |
| 1,000,000 OR GREATER | 0.35 | 5 | 400.00 | 31.25 | | \$5,500,000 | \$196,793 | -50.59 | \$106,000 |
| TOTAL | 100.00 | 1,437 | 0.14 | 100.00 | | \$17,599,111 | \$3,822 | 2.07 | \$8,745 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY INDEMNITY PAID

YEARS 1984 THRU 1993 - TOTAL

| | CLAIMS | | TOTAL INDEMNITY PAID | | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-----------------------|---------------|---------------|----------------------|----------------------|----------------|-----------------|-----------------------------|
| | PERCENT | NUMBER | PERCENT | AMOUNT | | | |
| IDE MNITY PAID | | | | | | | |
| NONE | 49.52 | 9,517 | 0.00 | \$0 | \$2,021 | \$11,768 | 18 |
| 1-2,499 | 35.75 | 6,871 | 3.37 | \$4,761,486 | \$538 | \$1,798 | 10 |
| 2,500-4,999 | 4.18 | 804 | 1.87 | \$2,645,293 | \$2,046 | \$4,783 | 18 |
| 5,000-7,499 | 2.31 | 443 | 1.80 | \$2,552,821 | \$3,992 | \$8,314 | 26 |
| 7,500-9,999 | 1.19 | 228 | 1.35 | \$1,905,121 | \$5,093 | \$8,149 | 23 |
| 10,000-24,999 | 3.24 | 623 | 6.78 | \$9,599,627 | \$15,143 | \$13,715 | 30 |
| 25,000-49,999 | 1.37 | 264 | 6.26 | \$8,857,570 | \$16,371 | \$24,831 | 34 |
| 50,000-74,999 | 0.70 | 134 | 5.56 | \$7,873,705 | \$22,313 | \$28,832 | 35 |
| 75,000-99,999 | 0.37 | 72 | 4.19 | \$5,923,824 | \$28,184 | \$36,657 | 40 |
| 100,000-199,999 | 0.58 | 112 | 10.58 | \$14,969,799 | \$41,239 | \$50,824 | 39 |
| 200,000-299,999 | 0.25 | 49 | 8.37 | \$11,838,941 | \$89,646 | \$53,102 | 36 |
| 300,000-399,999 | 0.12 | 23 | 5.51 | \$7,790,359 | \$180,621 | \$58,043 | 47 |
| 400,000-499,999 | 0.11 | 21 | 6.50 | \$9,195,659 | \$73,644 | \$108,762 | 28 |
| 500,000-999,999 | 0.21 | 40 | 18.98 | \$26,853,564 | \$85,198 | \$194,046 | 36 |
| 1,000,000 OR GREATER | 0.09 | 18 | 18.89 | \$26,720,762 | \$407,172 | \$184,667 | 36 |
| TOTAL | 100.00 | 19,219 | 100.00 | \$141,488,531 | \$3,732 | \$9,279 | 16 |

TIME STUDY

The following tables are categorized by time intervals to claim resolution. This time study is representative of the length of time from claim report to closing date. These tables contain the following closed claim information:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims

The first three tables contain annual summary data for the years 1993, 1992 and 1991. The last table is a ten-year summary for the years 1984 through 1993. In addition to the above claim data, reported in these annual tables is the percent increase from the previous year for closed claims, indemnity, and loss expense.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY TIME FROM REPORT TO CLOSE

1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | % INCREASE FROM PRIOR YR | RESERVE |
|------------------------------------|-------------------------|---------------|------------|-----------------------------------|-----------------|-----------------------------------|------------------|-----------------------------------|-----------------|
| | | TOTAL | PERCENT | | | | | | |
| MONTHS FROM REPORT TO CLOSE | | | | | | | | | |
| 0 - 6 | 1,188 | 62.16 | 432 | 13.98 | \$5,546 | 305.24 | \$162 | 196.44 | \$3,278 |
| 7 - 12 | 287 | 14.24 | 99 | 15.12 | \$6,832 | -38.09 | \$1,433 | -28.82 | \$5,392 |
| 13 - 18 | 65 | 5.32 | 37 | -7.50 | \$19,071 | -68.87 | \$2,986 | -52.92 | \$9,965 |
| 19 - 24 | 43 | 3.60 | 25 | -32.43 | \$152,089 | 267.36 | \$9,141 | -38.72 | \$28,344 |
| 25 - 30 | 29 | 2.59 | 18 | -28.00 | \$117,986 | -0.99 | \$19,313 | 3.86 | \$37,156 |
| 31 - 36 | 31 | 2.59 | 18 | -40.00 | \$117,276 | 343.55 | \$21,523 | 104.69 | \$25,129 |
| 37 - 42 | 17 | 1.73 | 12 | -42.86 | \$42,140 | -69.25 | \$19,116 | -28.68 | \$16,708 |
| 43 - 48 | 137 | 2.45 | 17 | 30.77 | \$166,101 | 375.29 | \$46,256 | 21.65 | \$13,906 |
| 49 - 54 | 116 | 1.44 | 10 | -44.44 | \$82,275 | 307.97 | \$30,691 | 73.66 | \$43,300 |
| 55 - 60 | 12 | 0.58 | 4 | 0.00 | \$80,944 | -27.02 | \$16,751 | -47.81 | \$8,250 |
| 61 - 66 | 86 | 1.58 | 11 | -8.33 | \$197,189 | 85.78 | \$89,036 | 587.93 | \$190,136 |
| 67 - 72 | 74 | 0.72 | 5 | -16.67 | \$10,593 | -98.10 | \$19,906 | -78.25 | \$5,200 |
| 73 - 78 | 13 | 0.29 | 2 | -50.00 | \$2,133 | -89.44 | \$2,844 | -0.46 | \$250 |
| 79 - 84 | 5 | 0.00 | 0 | | | | | | |
| 85 - 90 | 5 | 0.14 | 1 | -85.71 | \$37,500 | 3146.35 | \$26,063 | 288.08 | \$100,000 |
| 91 - 96 | 5 | 0.29 | 2 | -33.33 | \$133,000 | -21.16 | \$41,368 | 39.50 | \$13,750 |
| 97 - 102 | 1 | 0.00 | 0 | | | | | | |
| 103 - 108 | 1 | 0.14 | 1 | -66.67 | \$60,000 | 94.53 | \$35,357 | -7.90 | \$56,000 |
| GREATER THAN 108 | 3 | 0.14 | 1 | -50.00 | \$82,743 | 845.63 | \$207,450 | 1065.45 | \$25,000 |
| TOTAL | 2,118 | 100.00 | 695 | -0.71 | \$27,285 | 0.06 | \$5,916 | -8.06 | \$10,615 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY TIME FROM REPORT TO CLOSE

1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | % INCREASE FROM PRIOR YR | RESERVE | |
|------------------------------------|-------------------------|---------------|---------|-----------------------------------|---------------|-----------------------------------|-----------------|-----------------------------------|--------------|-----------------|
| | | TOTAL | PERCENT | | | | | | | |
| MONTHS FROM REPORT TO CLOSE | | | | | | | | | | |
| 0-6 | 778 | 54.14 | | 379 | -10.19 | \$1,369 | -21.63 | \$55 | -72.96 | \$1,731 |
| 7-12 | 147 | 12.29 | | 86 | 0.00 | \$11,035 | -53.11 | \$2,014 | -45.15 | \$5,648 |
| 13-18 | 74 | 5.71 | | 40 | -25.93 | \$61,255 | 36.10 | \$6,341 | -22.91 | \$33,060 |
| 19-24 | 60 | 5.29 | | 37 | -52.56 | \$41,401 | 63.48 | \$14,918 | 36.45 | \$20,757 |
| 25-30 | 46 | 3.57 | | 25 | -30.56 | \$119,160 | 49.58 | \$18,596 | -36.59 | \$31,282 |
| 31-36 | 44 | 4.29 | | 30 | 15.38 | \$26,440 | -77.76 | \$10,515 | -22.63 | \$22,667 |
| 37-42 | 32 | 3.00 | | 21 | -4.55 | \$137,044 | 224.63 | \$26,805 | 148.85 | \$63,452 |
| 43-48 | 22 | 1.86 | | 13 | -27.78 | \$34,947 | -73.13 | \$38,024 | 48.64 | \$12,365 |
| 49-54 | 30 | 2.57 | | 18 | 100.00 | \$20,167 | -23.93 | \$17,673 | -7.46 | \$9,794 |
| 55-60 | 9 | 0.57 | | 4 | -63.64 | \$110,906 | 147.04 | \$32,093 | 11.13 | \$46,900 |
| 61-66 | 19 | 1.71 | | 12 | 200.00 | \$106,142 | 1263.72 | \$12,943 | -3.95 | \$11,917 |
| 67-72 | 10 | 0.86 | | 6 | 50.00 | \$556,083 | 10770.03 | \$91,513 | 1519.34 | \$170,417 |
| 73-78 | 5 | 0.57 | | 4 | -33.33 | \$20,190 | 26.85 | \$2,857 | -72.65 | \$3,250 |
| 79-84 | 10 | 1.29 | | 9 | 200.00 | \$42,028 | 1187.89 | \$19,370 | 58.58 | \$9,939 |
| 85-90 | 8 | 1.00 | | 7 | 250.00 | \$1,155 | -98.35 | \$6,716 | -84.68 | \$3,929 |
| 91-96 | 5 | 0.43 | | 3 | 200.00 | \$168,696 | 649.76 | \$29,654 | | \$42,333 |
| 97-102 | 1 | 0.14 | | 1 | 0.00 | \$33,750 | -50.55 | \$44,103 | 20.27 | \$25,000 |
| 103-108 | 3 | 0.43 | | 3 | 200.00 | \$30,844 | 23.37 | \$38,391 | -41.88 | \$8,333 |
| GREATER THAN 108 | 4 | 0.29 | | 2 | 0.00 | \$8,750 | -79.17 | \$17,800 | 16.06 | \$65,000 |
| TOTAL | 1,307 | 100.00 | | 700 | -10.83 | \$27,268 | 21.63 | \$6,435 | 9.22 | \$11,648 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY TIME FROM REPORT TO CLOSE

1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | % INCREASE FROM PRIOR YR | RESERVE |
|------------------------------------|-------------------------|---------------|------------|-----------------------------------|-----------------|-----------------------------------|-----------------|-----------------------------------|-----------------|
| | | TOTAL | PERCENT | | | | | | |
| MONTHS FROM REPORT TO CLOSE | | | | | | | | | |
| 0-6 | 774 | 53.76 | 422 | -9.44 | \$1,746 | -13.99 | \$202 | 124.69 | \$2,270 |
| 7-12 | 174 | 10.96 | 86 | 14.67 | \$23,531 | 103.20 | \$3,672 | 259.86 | \$22,710 |
| 13-18 | 108 | 6.88 | 54 | -8.47 | \$45,006 | 177.26 | \$8,226 | 29.28 | \$30,017 |
| 19-24 | 112 | 9.94 | 78 | 168.97 | \$25,324 | 139.48 | \$10,933 | 92.20 | \$14,054 |
| 25-30 | 52 | 4.59 | 36 | 71.43 | \$79,663 | 3.89 | \$29,326 | 18.46 | \$9,910 |
| 31-36 | 44 | 3.31 | 26 | -3.70 | \$118,901 | 71.32 | \$13,590 | -56.03 | \$22,606 |
| 37-42 | 63 | 2.80 | 22 | 4.76 | \$42,215 | 39.22 | \$10,772 | 13.40 | \$12,081 |
| 43-48 | 31 | 2.29 | 18 | 5.88 | \$130,044 | 401.35 | \$25,581 | -17.92 | \$25,575 |
| 49-54 | 17 | 1.15 | 9 | 12.50 | \$26,512 | -9.37 | \$19,097 | -41.86 | \$22,444 |
| 55-60 | 14 | 1.40 | 11 | -8.33 | \$44,894 | -58.60 | \$28,879 | 13.56 | \$28,955 |
| 61-66 | 6 | 0.51 | 4 | -66.67 | \$7,783 | -59.13 | \$13,475 | -73.93 | \$6,625 |
| 67-72 | 10 | 0.51 | 4 | -42.86 | \$5,116 | -89.92 | \$5,651 | -42.39 | \$8,375 |
| 73-78 | 9 | 0.76 | 6 | 50.00 | \$15,916 | 281.80 | \$10,447 | 171.08 | \$9,667 |
| 79-84 | 12 | 0.38 | 3 | -25.00 | \$3,263 | -86.47 | \$12,214 | -68.52 | \$2,667 |
| 85-90 | 4 | 0.25 | 2 | -50.00 | \$70,000 | 587.12 | \$43,824 | 279.22 | \$52,500 |
| 91-96 | 1 | 0.13 | 1 | | \$22,500 | | \$0 | | \$1,500 |
| 97-102 | 2 | 0.13 | 1 | -50.00 | \$68,250 | 94.43 | \$36,671 | 1095.66 | \$40,000 |
| GREATER THAN 108 | 4 | 0.25 | 2 | 0.00 | \$42,000 | 76.84 | \$15,337 | 695.08 | \$15,000 |
| TOTAL | 1,437 | 100.00 | 785 | 1.82 | \$22,419 | 71.88 | \$5,892 | 5.83 | \$10,346 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BY TIME FROM REPORT TO CLOSE

YEARS 1984 THRU 1993 - TOTAL

| | ALL CLOSED CLAIMS | PAID CLAIMS | | INDEMNITY | LOSS EXPENSE | RESERVE |
|------------------------------------|-------------------------|---------------|--------------|-----------------|-----------------|-----------------|
| | TOTAL | PERCENT | TOTAL | AVERAGE | AVERAGE | AVERAGE |
| MONTHS FROM REPORT TO CLOSE | | | | | | |
| 0-6 | 9,554 | 57.57 | 1,699 | \$2,706 | \$128 | \$2,485 |
| 7-12 | 2,297 | 11.72 | 346 | \$13,057 | \$2,044 | \$9,762 |
| 13-18 | 1,238 | 6.44 | 190 | \$34,441 | \$6,230 | \$23,964 |
| 19-24 | 1,212 | 5.73 | 169 | \$45,065 | \$10,640 | \$18,514 |
| 25-30 | 1,001 | 3.39 | 100 | \$95,809 | \$23,882 | \$25,270 |
| 31-36 | 830 | 3.42 | 101 | \$77,916 | \$18,719 | \$21,020 |
| 37-42 | 812 | 2.58 | 76 | \$65,120 | \$16,168 | \$26,898 |
| 43-48 | 635 | 2.20 | 65 | \$93,228 | \$34,938 | \$20,323 |
| 49-54 | 505 | 1.52 | 45 | \$36,853 | \$23,548 | \$21,687 |
| 55-60 | 237 | 1.05 | 31 | \$82,662 | \$26,394 | \$21,781 |
| 61-66 | 244 | 1.32 | 39 | \$94,934 | \$46,381 | \$63,705 |
| 67-72 | 186 | 0.75 | 22 | \$171,147 | \$33,631 | \$54,841 |
| 73-78 | 124 | 0.54 | 16 | \$12,325 | \$5,951 | \$10,642 |
| 79-84 | 74 | 0.54 | 16 | \$30,283 | \$22,886 | \$12,341 |
| 85-90 | 62 | 0.47 | 14 | \$16,167 | \$14,782 | \$21,750 |
| 91-96 | 42 | 0.20 | 6 | \$132,431 | \$28,616 | \$26,000 |
| 97-102 | 83 | 0.14 | 4 | \$43,051 | \$21,727 | \$80,000 |
| 103-108 | 22 | 0.17 | 5 | \$35,506 | \$43,317 | \$26,200 |
| GREATER THAN 108 | 61 | 0.24 | 7 | \$33,106 | \$39,655 | \$26,714 |
| TOTAL | 19,219 | 100.00 | 2,951 | \$22,266 | \$5,942 | \$10,202 |

SEVERITY
BODILY INJURY/PROPERTY DAMAGE

This section includes six tables dealing with the severity of bodily injury or property damage. BI, bodily injury, severity is divided into the following categories: none (no bodily injury), emotional only, temporary, permanent, and death. PD, property damage, severity is subdivided into: none (no PD), minor, intermediate, and major. For the years 1991 through 1993, separate tables are presented for bodily injury and property damage severity. These tables contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BODILY INJURY SEVERITY LOSS EXPERIENCE

1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INTIAL RESERVE | MONTHS FROM REPORT TO CLOSE |
|----------------|-------------------------|-------------|---------|-----------------------------------|--------------------|-----------------------------------|-----------------|-------------------|---|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE |
| BI - SEVERITY | | | | | | | | | |
| NONE | 1,090 | | | | | | | | |
| NOT SPECIFIED | 77 | 16.49 | 77 | 600.00 | \$2,475 | -72.87 | 878 | 566 | 12 |
| EMOTIONAL ONLY | 60 | 3.64 | 17 | 6.25 | \$776 | 129.27 | 286 | 1,351 | 4 |
| TEMPORARY | 669 | 56.53 | 264 | -8.97 | \$2,299 | -21.84 | 1,218 | 2,933 | 8 |
| PERMANENT | 203 | 20.77 | 97 | -35.33 | \$108,957 | 26.18 | 12,934 | 25,482 | 21 |
| DEATH | 19 | 2.57 | 12 | 0.00 | \$213,453 | 48.04 | 59,800 | 144,167 | 38 |
| TOTAL | 2,118 | 100.00 | 467 | -2.51 | \$29,852 | -8.58 | 5,067 | 10,798 | 12 |

1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INTIAL RESERVE | MONTHS FROM REPORT TO CLOSE |
|----------------|-------------------------|-------------|---------|-----------------------------------|--------------------|-----------------------------------|-----------------|-------------------|---|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE |
| BI - SEVERITY | | | | | | | | | |
| NONE | 459 | | | | | | | | |
| NOT SPECIFIED | 11 | 2.30 | 11 | 57.14 | \$9,124 | -6.34 | 2,262 | 1,582 | 7 |
| EMOTIONAL ONLY | 42 | 3.34 | 16 | 45.45 | \$338 | -68.27 | 16 | 2,413 | 6 |
| TEMPORARY | 544 | 60.54 | 290 | -18.31 | \$2,942 | -7.53 | 1,668 | 4,251 | 10 |
| PERMANENT | 230 | 31.32 | 150 | 37.61 | \$86,349 | 7.15 | 18,009 | 26,922 | 38 |
| DEATH | 21 | 2.51 | 12 | 9.09 | \$144,188 | -14.61 | 18,286 | 40,833 | 23 |
| TOTAL | 1,307 | 100.00 | 479 | -2.84 | \$32,654 | 35.84 | 7,160 | 12,144 | 19 |

1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INTIAL RESERVE | MONTHS FROM REPORT TO CLOSE |
|----------------|-------------------------|-------------|---------|-----------------------------------|--------------------|-----------------------------------|-----------------|-------------------|---|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE |
| BI - SEVERITY | | | | | | | | | |
| NONE | 547 | | | | | | | | |
| NOT SPECIFIED | 7 | 1.42 | 7 | -69.57 | \$9,742 | 183.38 | 2,418 | 6,714 | 9 |
| EMOTIONAL ONLY | 28 | 2.23 | 11 | 0.00 | \$1,067 | 96.32 | 2,494 | 1,732 | 13 |
| TEMPORARY | 619 | 72.01 | 355 | 21.16 | \$3,181 | 24.01 | 1,440 | 2,887 | 12 |
| PERMANENT | 205 | 22.11 | 109 | -30.13 | \$80,589 | 73.66 | 16,734 | 34,587 | 29 |
| DEATH | 31 | 2.23 | 11 | 120.00 | \$168,861 | 1097.75 | 67,592 | 82,273 | 29 |
| TOTAL | 1,437 | 100.00 | 493 | 1.02 | \$24,038 | 44.00 | 6,335 | 11,695 | 16 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE

1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | MONTHS FROM REPORT TO CLOSE |
|---------------|-------------------------|-------------|--------|-----------------------------------|--------------------|-----------------------------------|-----------------|--------------------|---|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE |
| PD - SEVERITY | | | | | | | | | |
| NONE | 1,730 | | | | | | | | |
| NOT SPECIFIED | 5 | 2.14 | 5 | -28.57 | \$4,232 | 5.74 | 28,040 | 1,340 | 14 |
| MINOR | 234 | 60.26 | 141 | 9.30 | \$3,499 | 24.44 | 719 | 3,895 | 5 |
| INTERMEDIATE | 100 | 24.36 | 57 | -22.97 | \$29,112 | 174.68 | 8,155 | 8,767 | 11 |
| MAJOR | 49 | 13.25 | 31 | 138.46 | \$130,011 | -29.54 | 49,887 | 79,332 | 32 |
| TOTAL | 2,118 | 100.00 | 234 | 4.93 | \$26,514 | 65.45 | 9,627 | 15,021 | 10 |

1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | MONTHS FROM REPORT TO CLOSE |
|---------------|-------------------------|-------------|--------|-----------------------------------|--------------------|-----------------------------------|-----------------|--------------------|---|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE |
| PD - SEVERITY | | | | | | | | | |
| NONE | 917 | | | | | | | | |
| NOT SPECIFIED | 7 | 3.14 | 7 | -22.22 | \$4,002 | 178.96 | 370 | 3,716 | 9 |
| MINOR | 221 | 57.85 | 129 | -26.70 | \$2,811 | -59.47 | 1,236 | 4,276 | 8 |
| INTERMEDIATE | 135 | 33.18 | 74 | 1.37 | \$10,598 | -8.46 | 3,696 | 7,842 | 10 |
| MAJOR | 27 | 5.83 | 13 | -64.86 | \$184,517 | 84.44 | 51,361 | 96,039 | 19 |
| TOTAL | 1,307 | 100.00 | 223 | -24.41 | \$16,026 | -18.22 | 4,947 | 10,791 | 10 |

1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | TOTAL INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | MONTHS FROM REPORT TO CLOSE |
|---------------|-------------------------|-------------|--------|-----------------------------------|--------------------|-----------------------------------|-----------------|--------------------|---|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE |
| PD - SEVERITY | | | | | | | | | |
| NONE | 946 | | | | | | | | |
| NOT SPECIFIED | 9 | 3.05 | 9 | -18.18 | \$1,435 | -89.03 | 720 | 1,828 | 12 |
| MINOR | 264 | 59.66 | 176 | 9.32 | \$6,936 | 175.71 | 1,148 | 4,491 | 7 |
| INTERMEDIATE | 147 | 24.75 | 73 | -22.34 | \$11,577 | 12.33 | 2,631 | 10,114 | 9 |
| MAJOR | 71 | 12.54 | 37 | 94.74 | \$100,044 | 365.96 | 29,895 | 22,767 | 26 |
| TOTAL | 1,437 | 100.00 | 295 | 3.51 | \$19,595 | 190.00 | 5,108 | 8,094 | 10 |

BUSINESS CLASSIFICATION

In this section losses are classified by the business classification of the insured. The following annual tables (1991 - 1993) contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

BUSINESS CLASSIFICATION LOSS EXPERIENCE

1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | * OF MONTHS REPORT TO CLOSE |
|--------------------------------|-------------------------|-------------|--------|-----------------------------------|-----------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | PERCENT | AVERAGE | AVERAGE | AVERAGE |
| BUSINESS CLASSIFICATION | | | | | | | | | |
| NOT SPECIFIED | 7 | 0.7 | 5 | -16.67 | \$16,505 | 218.32 | \$161 | \$5,610 | 6 |
| SUBCONTRACTOR | 35 | 3.0 | 21 | -4.55 | \$5,840 | -75.12 | \$2,301 | \$5,498 | 15 |
| MANUFACTURER | 1,470 | 56.1 | 390 | -4.65 | \$39,092 | 4.86 | \$7,156 | \$12,242 | 13 |
| WHOLESALE | 26 | 1.2 | 8 | -46.67 | \$29,321 | -36.85 | \$28,089 | \$8,639 | 31 |
| RETAILER | 433 | 28.2 | 196 | 12.00 | \$6,321 | -8.72 | \$1,359 | \$4,938 | 7 |
| SERVICER-REPAIRER | 56 | 4.3 | 30 | -18.92 | \$14,663 | -50.52 | \$5,461 | \$4,996 | 10 |
| DISTRIBUTOR | 90 | 6.5 | 45 | 25.00 | \$35,529 | 343.12 | \$13,712 | \$28,282 | 15 |
| TOTAL | 2,118 | 100.0 | 695 | -0.71 | \$27,285 | 0.06 | \$5,916 | \$10,615 | 11 |

1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | * OF MONTHS REPORT TO CLOSE |
|--------------------------------|-------------------------|-------------|--------|-----------------------------------|-----------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | PERCENT | AVERAGE | AVERAGE | AVERAGE |
| BUSINESS CLASSIFICATION | | | | | | | | | |
| NOT SPECIFIED | 7 | 0.9 | 6 | 100.00 | \$5,185 | 54.93 | \$6,092 | \$9,167 | 40 |
| SUBCONTRACTOR | 37 | 3.1 | 22 | 120.00 | \$23,470 | -7.91 | \$4,407 | \$10,730 | 22 |
| MANUFACTURER | 787 | 58.4 | 409 | 0.99 | \$37,279 | 8.58 | \$9,382 | \$15,938 | 19 |
| WHOLESALE | 27 | 2.1 | 15 | -46.43 | \$46,429 | -33.29 | \$6,453 | \$12,027 | 13 |
| RETAILER | 306 | 25.0 | 175 | -28.57 | \$6,925 | 140.62 | \$1,467 | \$4,252 | 8 |
| SERVICER-REPAIRER | 62 | 5.3 | 37 | -17.78 | \$29,633 | 510.81 | \$1,746 | \$8,764 | 13 |
| DISTRIBUTOR | 81 | 5.1 | 36 | -26.53 | \$8,018 | -29.51 | \$3,220 | \$2,658 | 12 |
| TOTAL | 1,307 | 100.0 | 700 | -10.83 | \$27,268 | 21.63 | \$6,435 | \$11,648 | 16 |

1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | * OF MONTHS REPORT TO CLOSE |
|--------------------------------|-------------------------|-------------|--------|-----------------------------------|-----------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | PERCENT | AVERAGE | AVERAGE | AVERAGE |
| BUSINESS CLASSIFICATION | | | | | | | | | |
| NOT SPECIFIED | 6 | 0.4 | 3 | 200.00 | \$3,347 | -86.61 | \$2 | \$4,233 | 5 |
| SUBCONTRACTOR | 20 | 1.3 | 10 | -47.37 | \$25,487 | 62.75 | \$4,763 | \$6,958 | 23 |
| MANUFACTURER | 800 | 51.6 | 405 | 2.53 | \$34,333 | 74.06 | \$9,566 | \$15,035 | 17 |
| WHOLESALE | 52 | 3.6 | 28 | -31.71 | \$69,598 | 1378.15 | \$9,925 | \$27,256 | 15 |
| RETAILER | 397 | 31.2 | 245 | 4.70 | \$2,878 | -42.35 | \$607 | \$2,905 | 9 |
| SERVICER-REPAIRER | 64 | 5.7 | 45 | -4.26 | \$4,851 | -10.38 | \$2,496 | \$5,955 | 6 |
| DISTRIBUTOR | 98 | 6.2 | 49 | 44.12 | \$11,374 | 18.10 | \$3,352 | \$4,240 | 11 |
| TOTAL | 1,437 | 100.0 | 785 | 1.82 | \$22,419 | 71.88 | \$5,892 | \$10,346 | 14 |

PRODUCT INDEMNITY ANALYSIS

This section contains a claim data analysis by classification of the product which caused the loss. This section includes a separate Product Indemnity Analysis table for each of the years 1993, 1992, and 1991, as well as an analysis for the years 1984 through 1993 combined. The tables are sorted by category in descending frequency of paid claims. The following tables contain:

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--|-------------------|-------------|---------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | |
| ASBESTOS GOODS MFG | 272 | 8.20 | | 57 | 83.87 | \$2,817 | 36.99 | \$3,729 | \$395 |
| FOOD PRODUCTS - NOT DRY | 243 | 7.34 | | 51 | 34.21 | \$1,976 | 207.31 | \$152 | \$2,204 |
| FOOD PRODUCTS - DRY | 67 | 6.33 | | 44 | 109.52 | \$3,120 | 463.32 | \$51 | \$4,852 |
| RESTAURANTS - SERVE ALCOHOL | 154 | 5.18 | | 36 | 5.88 | \$2,355 | 124.97 | \$167 | \$945 |
| MEAT, FISH, POULTRY, AND SEAFOOD | 60 | 4.60 | | 32 | 33.33 | \$818 | -63.98 | \$5 | \$902 |
| GASOLINE STATIONS | 34 | 4.46 | | 31 | 93.75 | \$1,726 | 170.65 | \$55 | \$2,161 |
| CHEMICAL MFG | 184 | 2.88 | | 20 | 33.33 | \$48,352 | 622.16 | \$15,137 | \$6,283 |
| SHOES, BOOTS, OR SLIPPERS | 26 | 2.59 | | 18 | 260.00 | \$1,825 | -84.18 | \$928 | \$4,392 |
| DELI, CATERERS, AND CAFETERIAS | 44 | 2.59 | | 18 | -40.00 | \$861 | -2.20 | \$389 | \$1,572 |
| CONCRETE AND ASPHALT CONSTRUCTION | 26 | 2.30 | | 16 | 100.00 | \$23,572 | 1065.33 | \$17,627 | \$18,169 |
| BEVERAGE BOTTLER - NON-ALCOHOLIC | 30 | 2.30 | | 16 | 60.00 | \$1,285 | 364.36 | \$867 | \$1,280 |
| FURNITURE AND FIXTURES | 24 | 2.16 | | 15 | -60.53 | \$16,340 | -61.13 | \$975 | \$8,652 |
| AUTO, BUS, TRUCK - PARTS AND SUPPLIES | 40 | 2.01 | | 14 | -51.72 | \$2,502 | 64.97 | \$1,813 | \$4,121 |
| LAUNDRY SERVICES | 20 | 1.73 | | 12 | | \$2,088 | | \$0 | \$2,765 |
| APPLIANCES AND ACCESSORIES | 16 | 1.73 | | 12 | 50.00 | \$18,293 | -74.17 | \$5,287 | \$5,051 |
| CANDY OR CONFECTIONARY PRODUCTS | 26 | 1.73 | | 12 | -47.83 | \$6,255 | 955.07 | \$7 | \$9,467 |
| PLASTIC, RUBBER GOODS - MFG | 22 | 1.73 | | 12 | 140.00 | \$72,348 | 56.48 | \$15,432 | \$46,995 |
| HEATING AND AIR CONDITIONING | 20 | 1.58 | | 11 | -35.29 | \$94,830 | -38.11 | \$6,428 | \$15,567 |
| RESTAURANTS - SERVE NO ALCOHOL | 38 | 1.58 | | 11 | -26.67 | \$432 | -50.83 | \$988 | \$1,855 |
| ANIMAL FEED | 12 | 1.58 | | 11 | 266.67 | \$6,495 | 30.83 | \$2,655 | \$5,260 |
| WHEEL AND TIRE MFG | 14 | 1.58 | | 11 | 57.14 | \$19,483 | 3054.00 | \$1,686 | \$7,526 |
| DAIRY PRODUCTS | 31 | 1.44 | | 10 | -33.33 | \$726 | -23.01 | \$5 | \$2,063 |
| ROOFING | 16 | 1.29 | | 9 | 12.50 | \$174,796 | 60.73 | \$26,644 | \$93,285 |
| FRUIT OR VEGETABLES | 14 | 1.29 | | 9 | -43.75 | \$2,059 | 16.27 | \$629 | \$3,481 |
| FARM MACHINERY | 14 | 1.15 | | 8 | 60.00 | \$80,207 | 165.12 | \$4,519 | \$37,674 |
| MACHINERY PARTS, OR EQUIPMENT-USE, MFG | 23 | 1.15 | | 8 | -33.33 | \$209,162 | 5.53 | \$19,346 | \$69,125 |
| CARPENTRY AND FLOOR COVERINGS | 14 | 1.15 | | 8 | 33.33 | \$2,824 | -55.34 | \$157 | \$3,322 |
| ELECTRICAL EQUIPMENT | 16 | 1.15 | | 8 | -46.67 | \$386,179 | 3111.58 | \$5,586 | \$8,661 |
| DRUG AND PHARMACEUTICALS | 313 | 1.15 | | 8 | 300.00 | \$102 | -99.09 | \$0 | \$0 |
| METAL GOODS | 12 | 1.15 | | 8 | 33.33 | \$11,182 | 59.65 | \$3,219 | \$10,188 |
| AUTO REPAIR SHOPS | 8 | 1.01 | | 7 | -63.16 | \$7,550 | 95.32 | \$4,937 | \$19,571 |
| FROZEN FOODS | 16 | 1.01 | | 7 | 16.67 | \$4,534 | 382.89 | \$7 | \$5,173 |
| GROCERY STORES AND MARKETS | 10 | 1.01 | | 7 | 250.00 | \$741 | -34.39 | \$6 | \$1,063 |
| LUMBER AND WOOD MFG | 7 | 0.86 | | 6 | 50.00 | \$30,395 | -92.17 | \$11,168 | \$6,083 |
| TOOL MFG | 12 | 0.86 | | 6 | -76.00 | \$8,060 | -80.73 | \$3,498 | \$17,833 |
| TOYS AND GAMES | 8 | 0.86 | | 6 | 50.00 | \$14,449 | 394.58 | \$2,200 | \$16,133 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1993

| | ALL CLOSED CLAIMS | | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|---------------------------------------|-------------------|---------|-------------|----------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | | |
| VALVES, PUMPS, COMPRESSORS MFG | 6 | 0.72 | 5 | 0.00 | \$2,387 | -98.03 | \$178 | \$1,204 | | 5 |
| MEDICAL EQUIPMENT AND INSTRUMENTS | 6 | 0.72 | 5 | -37.50 | \$29,627 | 80.41 | \$12,932 | \$2,600 | | 20 |
| REFRIGERATION | 5 | 0.72 | 5 | 150.00 | \$3,822 | -97.82 | \$4,759 | \$3,288 | | 12 |
| DOOR AND WINDOWS MFG | 10 | 0.72 | 5 | 25.00 | \$204,490 | 8355.24 | \$84,202 | \$8,600 | | 44 |
| OIL, FUEL, GAS - CO AND DISTRIBUTORS | 5 | 0.58 | 4 | -42.86 | \$32,358 | 124.76 | \$11,162 | \$27,000 | | 40 |
| FURS, FABRICS AND OTHER CLOTHING | 10 | 0.58 | 4 | -42.86 | \$980 | -99.22 | \$64 | \$1,520 | | 18 |
| ELEVATOR, ESCALATOR, MOVING SIDEWALK | 6 | 0.58 | 4 | -20.00 | \$34,563 | -86.06 | \$30,266 | \$15,000 | | 56 |
| WAX, PAINT, OR VARNISH | 13 | 0.58 | 4 | -42.86 | \$9,923 | 54.32 | \$0 | \$12,313 | | 14 |
| RECREATIONAL VEHICLE MFG | 6 | 0.58 | 4 | 300.00 | \$31,294 | 140.72 | \$15,871 | \$26,520 | | 22 |
| ALARMS AND DETECTION DEVICES | 4 | 0.43 | 3 | -25.00 | \$21,696 | -79.10 | \$4,449 | \$23,033 | | 18 |
| GAS, STEAM, WATER, AND SEWER MAINS | 5 | 0.43 | 3 | 0.00 | \$5,473 | -38.47 | \$2,278 | \$8,300 | | 17 |
| PLUMBING | 8 | 0.43 | 3 | -40.00 | \$85,355 | 5058.65 | \$9,386 | \$3,500 | | 6 |
| CONCESSIONAIRES | 4 | 0.43 | 3 | -25.00 | \$627 | -22.23 | \$719 | \$5,667 | | 9 |
| BATTERIES | 3 | 0.43 | 3 | | \$1,050 | | | \$21 | \$4,467 | 8 |
| PRODUCTS - COMPLETED OPERATIONS - NOC | 4 | 0.29 | 2 | 100.00 | \$3,158 | -81.96 | \$2,049 | \$900 | | 5 |
| ANIMAL BOARDING | 3 | 0.29 | 2 | 100.00 | \$2,415 | 382.90 | \$70 | \$375 | | 3 |
| BOAT OR SHIP BUILDING | 3 | 0.29 | 2 | | \$5,750 | | \$8,965 | \$36,750 | | 8 |
| CARPET AND FURNITURE CLEANING | 4 | 0.29 | 2 | -50.00 | \$1,461 | -15.28 | \$114 | \$250 | | 9 |
| CONTRACTOR EQUIPMENT | 5 | 0.29 | 2 | 0.00 | \$15,000 | -95.04 | \$24,876 | \$103,750 | | 31 |
| TV OR RADIO | 2 | 0.29 | 2 | 100.00 | \$184 | -93.51 | \$0 | \$950 | | 2 |
| BUILDING MATERIALS | 4 | 0.29 | 2 | 0.00 | \$217,500 | 172.73 | \$32,379 | \$7,500 | | 20 |
| METAL ERECTION | 3 | 0.29 | 2 | 0.00 | \$503,425 | 2062.94 | \$216,200 | \$510,000 | | 33 |
| FENCES | 2 | 0.29 | 2 | 100.00 | \$104,688 | -40.18 | \$575 | \$2,750 | | 53 |
| BAKERIES AND BAKERY GOODS | 5 | 0.29 | 2 | -75.00 | \$372 | -79.25 | \$17 | \$200 | | 12 |
| FERTILIZERS | 4 | 0.29 | 2 | -33.33 | \$3,500 | -22.26 | \$5,057 | \$20,000 | | 41 |
| LIGHTS, LANTERNS, AND LAMPS | 5 | 0.29 | 2 | 0.00 | \$263 | -91.25 | \$52 | \$250 | | 2 |
| AUTO, BUS, TRUCK - MFG AND ASSEMBLING | 2 | 0.29 | 2 | 0.00 | \$25,000 | -87.05 | \$46,978 | \$62,500 | | 51 |
| MOBILE HOME MFG | 2 | 0.29 | 2 | 100.00 | \$100,375 | 309.69 | \$15,986 | \$17,500 | | 34 |
| COSMETICS | 4 | 0.29 | 2 | -60.00 | \$613 | -33.41 | \$0 | \$2,513 | | 9 |
| PIPE MFG | 4 | 0.29 | 2 | | \$626 | | \$88 | \$0 | | 1 |
| HOBBY, WALLPAPERS, ART STORES | 2 | 0.29 | 2 | -83.33 | \$8,837 | -87.79 | \$166 | \$12,563 | | 11 |
| BOTTLE AND JAR MFG | 2 | 0.29 | 2 | -66.67 | \$497 | -34.35 | \$0 | \$950 | | 3 |
| MANUFACTURERS - NOC | 3 | 0.14 | 1 | -50.00 | \$500,000 | 775.27 | \$63,938 | \$250,000 | | 31 |
| FIRE EXTINGUISHERS | 1 | 0.14 | 1 | | \$700 | | \$73 | \$0 | | 1 |
| ELECTRIC CABLES, CONDUIT, AND WIRING | 3 | 0.14 | 1 | | \$1,152 | | \$0 | \$1,515 | | 4 |
| GLASS DEALERS AND GLAZIERS | 3 | 0.14 | 1 | -50.00 | \$250 | -99.49 | \$0 | \$500 | | 2 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1993

| | ALL CLOSED CLAIMS | | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--------------------------------------|-------------------|---------|-------------|----------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | | |
| MASONRY, PLASTERING, MARBLE, OR TILE | 1 | 0.14 | 1 | 0.00 | \$3,500 | -82.50 | \$3,497 | \$900 | 6 | |
| DRILLING | 1 | 0.14 | 1 | -80.00 | \$12,000 | -58.62 | \$3,489 | \$7,500 | 36 | |
| HONEY, MOLASSES, AND SYRUPS | 1 | 0.14 | 1 | -97.73 | \$2,750 | -11.87 | \$4,000 | \$10,000 | 45 | |
| TENTS AND CANOPIES | 2 | 0.14 | 1 | | \$2,930 | | \$0 | \$3,000 | 1 | |
| TEXTILE MFG | 1 | 0.14 | 1 | 0.00 | \$75 | -75.00 | \$0 | \$400 | 3 | |
| PAPER PRODUCTS | 5 | 0.14 | 1 | -50.00 | \$12,000 | 76.76 | \$3,673 | \$8,000 | 34 | |
| BOXES AND COMPOSITION GOODS | 1 | 0.14 | 1 | | \$10,337 | | \$54,211 | \$5,000 | 48 | |
| INK AND DYES | 1 | 0.14 | 1 | 0.00 | \$150,000 | 2290.06 | \$68,089 | \$25,000 | 20 | |
| METAL EXTRACTION AND PROCESSING | 2 | 0.14 | 1 | 0.00 | \$2,000 | -96.36 | \$0 | \$1,000 | 2 | |
| WIRE GOODS | 1 | 0.14 | 1 | -80.00 | \$345 | -99.64 | \$345 | \$0 | 2 | |
| AEROSOL CONTAINERS | 1 | 0.14 | 1 | | \$10,500 | | \$4,791 | \$25,000 | 13 | |
| CUTLERY, RAZORS, AND FLATWARE | 2 | 0.14 | 1 | 0.00 | \$2,818 | 943.70 | \$0 | \$500 | 8 | |
| TANK BUILDING | 2 | 0.14 | 1 | 0.00 | \$400,000 | 65581.44 | \$133,323 | \$40,000 | 41 | |
| BOLTS, NUTS, NAILS, TACKS, SCREWS | 1 | 0.14 | 1 | | \$900,000 | | \$36,999 | \$5,000 | 36 | |
| VENDING MACHINES MFG | 1 | 0.14 | 1 | | \$656 | | \$0 | \$500 | 3 | |
| INSTRUMENT MFG | 2 | 0.14 | 1 | 0.00 | \$38,000 | 5692.68 | \$9,195 | \$150,000 | 6 | |
| AIRCRAFT OR AIRCRAFT PARTS MFG | 5 | 0.14 | 1 | | \$250,000 | | \$69,050 | \$20,000 | 93 | |
| OPTICAL AND HEARING GOODS | 1 | 0.14 | 1 | | \$248 | | \$0 | \$250 | 1 | |
| EXERCISE, SPORTING GOODS AND EQUIP | 1 | 0.14 | 1 | -50.00 | \$7,500 | -78.95 | \$1,879 | \$7,500 | 9 | |
| SIGN MFG AND INSTALLATION | 2 | 0.14 | 1 | 0.00 | \$287,775 | 28677.50 | \$23,131 | \$0 | 60 | |
| MATCH AND CHARCOAL MFG | 1 | 0.14 | 1 | | \$400 | | \$0 | \$1,000 | 1 | |
| GRAIN ELEVATOR OPERATIONS | 1 | 0.14 | 1 | 0.00 | \$10,000 | -93.18 | \$1,560 | \$5,000 | 45 | |
| ANIMAL DEALERS | 1 | 0.14 | 1 | -50.00 | \$82,743 | 4747.28 | \$207,450 | \$25,000 | 114 | |
| DISCOUNT STORES | 1 | 0.14 | 1 | -50.00 | \$5,000 | 646.27 | \$11,027 | \$25,000 | 27 | |
| LEATHER GOODS | 1 | 0.14 | 1 | | \$350 | | \$0 | \$0 | 2 | |
| INSULATION - OTHER THAN ASBESTOS | 1 | 0.00 | 0 | | | | | | | |
| BOATS - USE | 3 | 0.00 | 0 | | | | | | | |
| JUNK AND SCRAP DEALERS | 1 | 0.00 | 0 | | | | | | | |
| GARDENING EQUIPMENT AND LANDSCAPING | 1 | 0.00 | 0 | | | | | | | |
| BUILDING STRUCTURES | 2 | 0.00 | 0 | | | | | | | |
| WATER AND FIRE PROOFING | 1 | 0.00 | 0 | | | | | | | |
| ICE DEALERS AND DISTRIBUTORS | 1 | 0.00 | 0 | | | | | | | |
| BABY FOOD | 2 | 0.00 | 0 | | | | | | | |
| ALCOHOL, LIQUOR - MFG, DISTR, STORES | 4 | 0.00 | 0 | | | | | | | |
| WATER BOTTLING | 1 | 0.00 | 0 | | | | | | | |
| NET, ROPE, AND FIBER MFG | 1 | 0.00 | 0 | | | | | | | |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--------------------------------------|-------------------------|-------------|--------|-----------------------------------|-------------------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | |
| LADDERS, HOISTS, AND SCAFFOLDS | 1 | 0.00 | 0 | | | | | | |
| HARDWARE, HOME IMPROVEMENT STORES | 4 | 0.00 | 0 | | | | | | |
| ADHESIVE AND ABRASIVE GOODS | 2 | 0.00 | 0 | | | | | | |
| BICYCLES | 2 | 0.00 | 0 | | | | | | |
| SWIMMING POOLS | 3 | 0.00 | 0 | | | | | | |
| MOTION PICTURES | 1 | 0.00 | 0 | | | | | | |
| PIPELINES | 1 | 0.00 | 0 | | | | | | |
| TOTAL | 2,118 | 100.00 | 695 | -0.71 | \$27,285 | 0.06 | \$5,916 | \$10,615 | 11 |

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--|-------------------------|-------------|---------|-----------------------------------|-------------------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | |
| FOOD PRODUCTS - NOT DRY | 124 | 5.43 | 38 | 123.53 | \$643 | -18.96 | \$44 | \$515 | 5 |
| FURNITURE AND FIXTURES | 54 | 5.43 | 38 | 8.57 | \$42,039 | 9.23 | \$6,684 | \$7,390 | 21 |
| RESTAURANTS - SERVE ALCOHOL | 54 | 4.86 | 34 | -42.37 | \$1,047 | 37.95 | \$106 | \$1,825 | 9 |
| ASBESTOS GOODS MFG | 58 | 4.43 | 31 | 181.82 | \$2,056 | 36.34 | \$1,994 | \$3,171 | 70 |
| DELI, CATERERS, AND CAFETERIAS | 35 | 4.29 | 30 | 15.38 | \$880 | 31.77 | \$0 | \$1,300 | 4 |
| AUTO, BUS, TRUCK - PARTS AND SUPPLIES | 71 | 4.14 | 29 | 31.82 | \$1,517 | -75.41 | \$2,793 | \$8,966 | 19 |
| TOOL MFG | 36 | 3.57 | 25 | 257.14 | \$41,831 | 1299.02 | \$10,752 | \$8,727 | 14 |
| MEAT, FISH, POULTRY, AND SEAFOOD | 48 | 3.43 | 24 | -4.00 | \$2,271 | -63.36 | \$86 | \$1,037 | 5 |
| CANDY OR CONFECTIONARY PRODUCTS | 42 | 3.29 | 23 | 187.50 | \$593 | -16.01 | \$85 | \$1,451 | 3 |
| FOOD PRODUCTS - DRY | 40 | 3.00 | 21 | -54.35 | \$554 | -64.48 | \$30 | \$1,046 | 5 |
| AUTO REPAIR SHOPS | 20 | 2.71 | 19 | 111.11 | \$3,865 | 29.02 | \$836 | \$6,195 | 11 |
| HEATING AND AIR CONDITIONING | 25 | 2.43 | 17 | 13.33 | \$153,212 | 325.78 | \$37,982 | \$87,596 | 29 |
| GASOLINE STATIONS | 19 | 2.29 | 16 | 77.78 | \$638 | -81.08 | \$49 | \$1,594 | 6 |
| FRUIT OR VEGETABLES | 23 | 2.29 | 16 | -48.39 | \$1,771 | 176.79 | \$605 | \$1,298 | 8 |
| ELECTRICAL EQUIPMENT | 27 | 2.14 | 15 | -25.00 | \$12,025 | -67.47 | \$10,083 | \$10,380 | 31 |
| DAIRY PRODUCTS | 30 | 2.14 | 15 | 650.00 | \$943 | 129.92 | \$0 | \$1,617 | 2 |
| RESTAURANTS - SERVE NO ALCOHOL | 45 | 2.14 | 15 | 200.00 | \$878 | 0.62 | \$292 | \$2,317 | 4 |
| CHEMICAL MFG | 24 | 2.14 | 15 | -31.82 | \$6,695 | 2.54 | \$1,851 | \$20,265 | 9 |
| MACHINERY PARTS, OR EQUIPMENT-USE, MFG | 33 | 1.71 | 12 | -7.69 | \$198,208 | 330.85 | \$25,429 | \$111,042 | 36 |
| BEVERAGE BOTTLER - NON-ALCOHOLIC | 22 | 1.43 | 10 | 42.86 | \$277 | -72.14 | \$0 | \$640 | 1 |
| MEDICAL EQUIPMENT AND INSTRUMENTS | 12 | 1.14 | 8 | 0.00 | \$16,422 | -46.86 | \$18,943 | \$7,875 | 27 |
| CONCRETE AND ASPHALT CONSTRUCTION | 15 | 1.14 | 8 | -27.27 | \$2,023 | -90.72 | \$955 | \$6,438 | 15 |
| APPLIANCES AND ACCESSORIES | 13 | 1.14 | 8 | -38.46 | \$70,816 | 476.25 | \$19,775 | \$15,350 | 24 |
| ROOFING | 18 | 1.14 | 8 | -38.46 | \$108,754 | 315.51 | \$10,966 | \$14,559 | 38 |
| BAKERIES AND BAKERY GOODS | 17 | 1.14 | 8 | 14.29 | \$1,790 | -22.68 | \$0 | \$1,496 | 6 |
| OIL, FUEL, GAS - CO AND DISTRIBUTORS | 9 | 1.00 | 7 | -85.11 | \$14,396 | -57.04 | \$9,344 | \$16,500 | 18 |
| FURS, FABRICS AND OTHER CLOTHING | 9 | 1.00 | 7 | -46.15 | \$125,236 | 297.76 | \$34,604 | \$68,449 | 13 |
| WAX, PAINT, OR VARNISH | 17 | 1.00 | 7 | -12.50 | \$6,430 | 45.56 | \$9,680 | \$5,964 | 11 |
| WHEEL AND TIRE MFG | 9 | 1.00 | 7 | 16.67 | \$618 | -89.84 | \$0 | \$2,234 | 2 |
| CARPENTRY AND FLOOR COVERINGS | 9 | 0.86 | 6 | -14.29 | \$6,323 | 49.25 | \$1,741 | \$3,513 | 17 |
| FROZEN FOODS | 15 | 0.86 | 6 | -45.45 | \$939 | 45.93 | \$0 | \$542 | 3 |
| METAL GOODS | 7 | 0.86 | 6 | 0.00 | \$7,004 | -92.73 | \$4,693 | \$2,300 | 11 |
| BOTTLE AND JAR MFG | 11 | 0.86 | 6 | -25.00 | \$756 | -96.12 | \$158 | \$717 | 3 |
| VALVES, PUMPS, COMPRESSORS MFG | 7 | 0.71 | 5 | -37.50 | \$121,017 | 685.77 | \$8,985 | \$106,140 | 20 |
| SHOES, BOOTS, OR SLIPPERS | 9 | 0.71 | 5 | -68.75 | \$11,540 | 365.35 | \$4,892 | \$9,620 | 21 |

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1992

| | ALL CLOSED CLAIMS | | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | * OF MONTHS REPORT TO CLOSE |
|--------------------------------------|-------------------|---------|-------------|----------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE | |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | | |
| ELEVATOR, ESCALATOR, MOVING SIDEWALK | 13 | 0.71 | 5 | 25.00 | \$247,900 | 409.47 | \$33,519 | \$5,000 | 49 | |
| PARM MACHINERY | 7 | 0.71 | 5 | -50.00 | \$30,254 | -85.51 | \$19,082 | \$11,690 | 29 | |
| PLUMBING | 13 | 0.71 | 5 | 25.00 | \$1,655 | 29.49 | \$145 | \$4,003 | 4 | |
| DRILLING | 5 | 0.71 | 5 | 400.00 | \$29,000 | -35.56 | \$11,576 | \$31,520 | 17 | |
| ALCOHOL, LIQUOR - MPG, DISTR, STORES | 10 | 0.71 | 5 | -82.14 | \$403 | -65.03 | \$19 | \$1,630 | 3 | |
| WIRE GOODS | 7 | 0.71 | 5 | -28.57 | \$95,000 | -42.00 | \$34,559 | \$38,200 | 46 | |
| COSMETICS | 5 | 0.71 | 5 | 150.00 | \$920 | -96.33 | \$3 | \$3,500 | 8 | |
| STORES AND DISTR - NO FOOD OR DRINK | 11 | 0.71 | 5 | 150.00 | \$14,257 | -91.35 | \$4,215 | \$4,030 | 14 | |
| PLASTIC, RUBBER GOODS - MFG | 11 | 0.71 | 5 | -37.50 | \$46,235 | 341.93 | \$3,104 | \$55,020 | 16 | |
| CARPET AND FURNITURE CLEANING | 4 | 0.57 | 4 | 300.00 | \$1,725 | -89.18 | \$103 | \$2,200 | 2 | |
| ALARMS AND DETECTION DEVICES | 8 | 0.57 | 4 | -42.86 | \$103,800 | 78.74 | \$87,589 | \$38,875 | 16 | |
| WATER SOFTENING EQUIPMENT | 7 | 0.57 | 4 | 100.00 | \$2,385 | 138.48 | \$162 | \$1,429 | 4 | |
| CONCESSIONAIRES | 5 | 0.57 | 4 | | \$806 | | \$298 | \$250 | 4 | |
| LUMBER AND WOOD MFG | 7 | 0.57 | 4 | 0.00 | \$388,373 | 5287.89 | \$61,833 | \$61,419 | 36 | |
| DOOR AND WINDOWS MFG | 12 | 0.57 | 4 | 33.33 | \$2,419 | -36.68 | \$2,130 | \$7,225 | 20 | |
| TOYS AND GAMES | 6 | 0.57 | 4 | 33.33 | \$2,922 | -80.57 | \$555 | \$1,250 | 17 | |
| OFFICE MACHINES, COMPUTERS - OTHER | 3 | 0.43 | 3 | 0.00 | \$160,463 | 8531.68 | \$6,273 | \$13,500 | 10 | |
| INSULATION - OTHER THAN ASBESTOS | 3 | 0.43 | 3 | -25.00 | \$1,290 | -99.75 | \$50 | \$2,205 | 2 | |
| BOATS - USE | 3 | 0.43 | 3 | 50.00 | \$764 | -12.69 | \$134 | \$967 | 2 | |
| TOBACCO PRODUCTS | 3 | 0.43 | 3 | | \$1,704 | | \$43 | \$2,533 | 2 | |
| GAS, STEAM, WATER, AND SEWER MAINS | 4 | 0.43 | 3 | 50.00 | \$8,896 | -2.72 | \$1,472 | \$1,150 | 15 | |
| ANIMAL FEED | 10 | 0.43 | 3 | -66.67 | \$4,965 | -56.29 | \$1,215 | \$4,500 | 4 | |
| HARDWARE, HOME IMPROVEMENT STORES | 6 | 0.43 | 3 | 50.00 | \$3,833 | 302.24 | \$2,934 | \$7,833 | 11 | |
| FERTILIZERS | 4 | 0.43 | 3 | 200.00 | \$4,502 | 350.23 | \$154 | \$3,067 | 3 | |
| COMMUNICATION, RECORDING SYSTEMS | 3 | 0.43 | 3 | 200.00 | \$882 | -99.69 | \$0 | \$2,833 | 3 | |
| MANUFACTURERS - NOC | 2 | 0.29 | 2 | -87.50 | \$57,125 | -10.59 | \$22,250 | \$30,000 | 23 | |
| CONTRACTOR EQUIPMENT | 4 | 0.29 | 2 | 0.00 | \$302,700 | 3172.43 | \$22,959 | \$42,500 | 29 | |
| GLASS DEALERS AND GLAZIERS | 3 | 0.29 | 2 | -50.00 | \$49,000 | 682.50 | \$12,440 | \$1,950 | 21 | |
| WALL AND CEILING INSTALLATION | 2 | 0.29 | 2 | 100.00 | \$11,703 | 4581.00 | \$71 | \$450 | 14 | |
| REFRIGERATION | 3 | 0.29 | 2 | -66.67 | \$175,130 | 2558.18 | \$25,250 | \$25,750 | 47 | |
| BUILDING MATERIALS | 4 | 0.29 | 2 | 100.00 | \$79,750 | 57274.10 | \$17,608 | \$41,250 | 52 | |
| METAL ERECTION | 5 | 0.29 | 2 | 100.00 | \$23,275 | 210.33 | \$6,764 | \$8,500 | 19 | |
| GROCERY STORES AND MARKETS | 6 | 0.29 | 2 | -50.00 | \$1,129 | 194.20 | \$354 | \$1,250 | 12 | |
| LADDERS, HOISTS, AND SCAFFOLDS | 2 | 0.29 | 2 | 100.00 | \$38,750 | 604.55 | \$11,356 | \$12,500 | 36 | |
| PAPER PRODUCTS | 2 | 0.29 | 2 | 100.00 | \$6,789 | 239.45 | \$386 | \$7,500 | 4 | |
| DRUG AND PHARMACEUTICALS | 3 | 0.29 | 2 | -50.00 | \$11,250 | -30.88 | \$29,885 | \$8,750 | 62 | |

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1992

| | ALL CLOSED CLAIMS | | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|---------------------------------------|-------------------|---------|-------------|----------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE | |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | | |
| ADHESIVE AND ABRASIVE GOODS | 2 | 0.29 | 2 | 100.00 | \$1,623 | -97.62 | \$0 | \$1,623 | 7 | |
| ALCOHOL, AMMONIA, TURPENTINE, EXTRACT | 2 | 0.29 | 2 | | \$25,000 | | \$28,420 | \$13,750 | 15 | |
| LIGHTS, LANTERNS, AND LAMPS | 6 | 0.29 | 2 | -33.33 | \$3,000 | -88.30 | \$0 | \$8,000 | 12 | |
| AUTO, BUS, TRUCK - MPG AND ASSEMBLING | 3 | 0.29 | 2 | 100.00 | \$193,050 | 1385.00 | \$5,424 | \$25,750 | 15 | |
| EXERCISE, SPORTING GOODS AND EQUIP | 3 | 0.29 | 2 | -71.43 | \$35,625 | 188.80 | \$24,209 | \$1,625 | 36 | |
| PUTTY PRODUCTS | 2 | 0.29 | 2 | | \$746 | | \$0 | \$950 | 11 | |
| ANIMAL DEALERS | 3 | 0.29 | 2 | 100.00 | \$1,707 | -51.23 | \$783 | \$5,250 | 26 | |
| DISCOUNT STORES | 2 | 0.29 | 2 | 100.00 | \$670 | -99.19 | \$10 | \$420 | 6 | |
| PRODUCTS - COMPLETED OPERATIONS - NOC | 1 | 0.14 | 1 | -96.77 | \$17,500 | 913.96 | \$39,969 | \$10,000 | 44 | |
| ANIMAL BOARDING | 1 | 0.14 | 1 | | \$500 | | \$0 | \$0 | 10 | |
| PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS | 5 | 0.14 | 1 | 0.00 | \$1,000 | -96.38 | \$6,327 | \$6,000 | 51 | |
| MASONRY, PLASTERING, MARBLE, OR TILE | 2 | 0.14 | 1 | 0.00 | \$20,000 | -90.00 | \$65,177 | \$30,000 | 37 | |
| FENCES | 1 | 0.14 | 1 | | \$175,000 | | \$11,476 | \$5,000 | 14 | |
| CROP SPRAYING AND PESTICIDES | 1 | 0.14 | 1 | 0.00 | \$1,515 | -49.83 | \$181 | \$1,750 | 10 | |
| TEXTILE MFG | 3 | 0.14 | 1 | -50.00 | \$300 | -98.86 | \$0 | \$0 | 0 | |
| SOAP AND DETERGENTS | 3 | 0.14 | 1 | 0.00 | \$275 | -72.50 | \$0 | \$85 | 2 | |
| METAL EXTRACTION AND PROCESSING | 1 | 0.14 | 1 | 0.00 | \$55,000 | -63.33 | \$51,024 | \$25,000 | 24 | |
| CUTLERY, RAZORS, AND FLATWARE | 1 | 0.14 | 1 | 0.00 | \$270 | -82.00 | \$0 | \$750 | 3 | |
| TANK BUILDING | 2 | 0.14 | 1 | -66.67 | \$609 | -92.90 | \$0 | \$1,900 | 2 | |
| BEARING MFG | 1 | 0.14 | 1 | 0.00 | \$9,961 | 1892.20 | \$0 | \$9,000 | 2 | |
| RECREATIONAL VEHICLE MFG | 2 | 0.14 | 1 | -80.00 | \$13,000 | -68.29 | \$0 | \$3,500 | 12 | |
| PENCIL, PEN, CRAYON OR CHALK MFG | 5 | 0.14 | 1 | 0.00 | \$29 | -99.61 | \$0 | \$100 | 0 | |
| SIGN MFG AND INSTALLATION | 2 | 0.14 | 1 | | \$1,000 | | \$0 | \$500 | 9 | |
| SWIMMING POOLS | 2 | 0.14 | 1 | 0.00 | \$120,000 | 60.00 | \$10,000 | \$5,000 | 18 | |
| IRRIGATION EQUIPMENT | 1 | 0.14 | 1 | -50.00 | \$34,950 | 295.50 | \$0 | \$32,650 | 26 | |
| UNKNOWN GROUP AND PRODUCT CODE | 1 | 0.00 | 0 | | | | | | | |
| FIREARMS, AMMUNITION - MFG AND REPAIR | 1 | 0.00 | 0 | | | | | | | |
| LAUNDRY SERVICES | 3 | 0.00 | 0 | | | | | | | |
| AMUSEMENT DEVICES | 1 | 0.00 | 0 | | | | | | | |
| FIRE EXTINGUISHERS | 2 | 0.00 | 0 | | | | | | | |
| ELECTRIC CABLES, CONDUIT, AND WIRING | 3 | 0.00 | 0 | | | | | | | |
| GARDENING EQUIPMENT AND LANDSCAPING | 2 | 0.00 | 0 | | | | | | | |
| BUILDING STRUCTURES | 3 | 0.00 | 0 | | | | | | | |
| WATER BOTTLING | 1 | 0.00 | 0 | | | | | | | |
| BOXES AND COMPOSITION GOODS | 2 | 0.00 | 0 | | | | | | | |

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--------------------------------------|-------------------------|-------------|--------|-----------------------------------|-------------------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | |
| AEROSOL CONTAINERS | 2 | 0.00 | 0 | | | | | | |
| BOLTS, NUTS, NAILS, TACKS, SCREWS | 1 | 0.00 | 0 | | | | | | |
| VENDING MACHINES MFG | 3 | 0.00 | 0 | | | | | | |
| BATTERIES | 1 | 0.00 | 0 | | | | | | |
| BICYCLES | 2 | 0.00 | 0 | | | | | | |
| JEWELRY AND WATCHES | 1 | 0.00 | 0 | | | | | | |
| PIPE MPG | 2 | 0.00 | 0 | | | | | | |
| MATCH AND CHARCOAL MFG | 1 | 0.00 | 0 | | | | | | |
| PIPELINES | 1 | 0.00 | 0 | | | | | | |
| SEED MERCHANT | 4 | 0.00 | 0 | | | | | | |
| TOTAL | 1,307 | 100.00 | 700 | -10.83 | \$27,268 | 21.63 | \$6,435 | \$11,648 | 16 |

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1991

| | ALL CLOSED CLAIMS | | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | * OF MONTHS REPORT TO CLOSE |
|--|-------------------|---------|-------------|----------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE | |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | | |
| RESTAURANTS - SERVE ALCOHOL | 68 | 7.52 | 59 | 195.00 | | \$759 | 5.21 | \$1 | \$1,093 | 20 |
| OIL, FUEL, GAS - CO AND DISTRIBUTORS | 55 | 5.99 | 47 | 147.37 | \$33,513 | -31.96 | \$3,217 | \$13,311 | | 3 |
| FOOD PRODUCTS - DRY | 76 | 5.86 | 46 | -4.17 | \$1,560 | -47.68 | \$206 | \$1,066 | | 5 |
| FURNITURE AND FIXTURES | 64 | 4.46 | 35 | 29.63 | \$38,487 | 216.97 | \$8,761 | \$5,742 | | 15 |
| FRUIT OR VEGETABLES | 60 | 3.95 | 31 | -16.22 | \$640 | -33.21 | \$54 | \$1,031 | | 4 |
| ALCOHOL, LIQUOR - MPG, DISTR, STORES | 34 | 3.57 | 28 | 600.00 | \$1,153 | 239.16 | \$292 | \$2,580 | | 8 |
| DELI, CATERERS, AND CAFETERIAS | 47 | 3.31 | 26 | 73.33 | | \$668 | -14.20 | \$1 | \$1,167 | |
| MEAT, FISH, POULTRY, AND SEAFOOD | 52 | 3.18 | 25 | -3.85 | \$6,196 | 463.73 | \$1,240 | \$5,701 | | 6 |
| AUTO, BUS, TRUCK - PARTS AND SUPPLIES | 57 | 2.80 | 22 | -4.35 | \$6,169 | -70.44 | \$822 | \$8,418 | | 9 |
| CHEMICAL MFG | 50 | 2.80 | 22 | 0.00 | \$6,530 | 12.46 | \$5,864 | \$9,758 | | 16 |
| ELECTRICAL EQUIPMENT | 46 | 2.55 | 20 | 33.33 | \$36,966 | -11.04 | \$10,663 | \$33,039 | | 26 |
| FOOD PRODUCTS - NOT DRY | 66 | 2.17 | 17 | 0.00 | \$794 | 23.10 | \$282 | \$1,085 | | 6 |
| MANUFACTURERS - NOC | 21 | 2.04 | 16 | 433.33 | \$63,890 | 139.59 | \$7,892 | \$13,352 | | 18 |
| SHOES, BOOTS, OR SLIPPERS | 20 | 2.04 | 16 | -38.46 | \$2,480 | 11.42 | \$764 | \$3,303 | | 14 |
| HEATING AND AIR CONDITIONING | 20 | 1.91 | 15 | 150.00 | \$35,984 | 829.59 | \$22,160 | \$6,835 | | 11 |
| FURS, FABRICS AND OTHER CLOTHING | 14 | 1.66 | 13 | -18.75 | \$31,485 | 194.36 | \$7,897 | \$40,445 | | 10 |
| APPLIANCES AND ACCESSORIES | 19 | 1.66 | 13 | -13.33 | \$12,289 | 28.31 | \$6,184 | \$8,684 | | 14 |
| MACHINERY PARTS, OR EQUIPMENT-USE, MPG | 40 | 1.66 | 13 | -51.85 | \$46,004 | 88.07 | \$5,895 | \$28,509 | | 22 |
| ROOFING | 15 | 1.66 | 13 | 62.50 | \$26,173 | -43.24 | \$17,585 | \$16,340 | | 22 |
| CONCRETE AND ASPHALT CONSTRUCTION | 17 | 1.40 | 11 | 120.00 | \$21,799 | 489.73 | \$9,686 | \$15,058 | | 23 |
| FROZEN FOODS | 27 | 1.40 | 11 | -8.33 | \$643 | -62.60 | \$635 | \$1,531 | | 6 |
| ASBESTOS GOODS MPG | 67 | 1.40 | 11 | 83.33 | \$1,508 | -53.57 | \$3,523 | \$2,909 | | 53 |
| FARM MACHINERY | 18 | 1.27 | 10 | 25.00 | \$208,736 | 1337.85 | \$20,041 | \$9,756 | | 20 |
| AUTO REPAIR SHOPS | 13 | 1.15 | 9 | 12.50 | \$2,996 | 112.30 | \$14,925 | \$2,881 | | 6 |
| GASOLINE STATIONS | 13 | 1.15 | 9 | -85.48 | \$3,370 | 120.90 | \$4 | \$3,345 | | 2 |
| ANIMAL FEED | 24 | 1.15 | 9 | 0.00 | \$11,359 | 316.90 | \$756 | \$5,878 | | 2 |
| VALVES, PUMPS, COMPRESSORS MFG | 13 | 1.02 | 8 | 33.33 | \$15,401 | 34.09 | \$4,971 | \$6,490 | | 16 |
| WAX, PAINT, OR VARNISH | 21 | 1.02 | 8 | -33.33 | \$4,417 | -0.95 | \$1,857 | \$2,328 | | 22 |
| MEDICAL EQUIPMENT AND INSTRUMENTS | 12 | 1.02 | 8 | 0.00 | \$30,902 | -80.68 | \$13,130 | \$20,063 | | 26 |
| CANDY OR CONFECTIONARY PRODUCTS | 12 | 1.02 | 8 | -27.27 | \$706 | -13.28 | \$14 | \$1,381 | | 7 |
| PLASTIC, RUBBER GOODS - MFG | 16 | 1.02 | 8 | 33.33 | \$10,462 | -17.52 | \$2,350 | \$11,442 | | 15 |
| BOTTLE AND JAR MFG | 16 | 1.02 | 8 | 60.00 | \$19,472 | 43.86 | \$10,539 | \$12,206 | | 18 |
| ALARMS AND DETECTION DEVICES | 10 | 0.89 | 7 | -12.50 | \$58,072 | -20.00 | \$29,266 | \$5,179 | | 13 |
| CARPENTRY AND FLOOR COVERINGS | 9 | 0.89 | 7 | -46.15 | \$4,236 | -3.91 | \$668 | \$1,321 | | 5 |
| BAKERIES AND BAKERY GOODS | 10 | 0.89 | 7 | -30.00 | \$2,315 | 245.91 | \$2,978 | \$2,421 | | 20 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|---|-------------------------|-------------|---------|-----------------------------------|-------------------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | |
| BEVERAGE BOTTLER - NON- ALCOHOLIC | 11 | 0.89 | 7 | -30.00 | \$993 | 73.87 | \$492 | \$1,429 | 15 |
| WIRE GOODS | 12 | 0.89 | 7 | 250.00 | \$163,794 | 29680.78 | \$19,836 | \$152,343 | 16 |
| TOOL MFG | 13 | 0.89 | 7 | -30.00 | \$2,990 | -90.25 | \$1,967 | \$8,554 | 7 |
| BATTERIES | 7 | 0.89 | 7 | 0.00 | \$10,161 | 164.83 | \$0 | \$2,275 | 5 |
| EXERCISE, SPORTING GOODS AND EQUIP | 10 | 0.89 | 7 | 0.00 | \$12,336 | -43.23 | \$7,863 | \$5,250 | 21 |
| REFRIGERATION | 6 | 0.76 | 6 | 20.00 | \$6,588 | 293.90 | \$4,617 | \$9,675 | 13 |
| METAL GOODS | 10 | 0.76 | 6 | 50.00 | \$96,291 | 3937.35 | \$12,481 | \$51,417 | 28 |
| WHEEL AND TIRE MPG | 11 | 0.76 | 6 | 50.00 | \$6,077 | -12.05 | \$249 | \$5,417 | 8 |
| RESTAURANTS - SERVE NO ALCOHOL | 6 | 0.64 | 5 | 0.00 | \$872 | 220.90 | \$0 | \$1,680 | 1 |
| RECREATIONAL VEHICLE MFG | 9 | 0.64 | 5 | 66.67 | \$41,000 | 83.93 | \$24,445 | \$101,000 | 16 |
| INSULATION - OTHER THAN ASBESTOS | 7 | 0.51 | 4 | 0.00 | \$525,573 | 32620.50 | \$169,839 | \$750 | 22 |
| ELECTRIC CABLES, CONDUIT, AND WIRING | 7 | 0.51 | 4 | 0.00 | \$1,353 | 94.99 | \$0 | \$923 | 4 |
| ELEVATOR, ESCALATOR, MOVING SIDEWALK | 7 | 0.51 | 4 | 0.00 | \$48,659 | 3894.97 | \$20,455 | \$20,750 | 23 |
| GLASS DEALERS AND GLAZIERS | 5 | 0.51 | 4 | 33.33 | \$6,262 | 187.07 | \$264 | \$9,500 | 4 |
| PLUMBING | 7 | 0.51 | 4 | -20.00 | \$1,278 | -36.78 | \$291 | \$975 | 13 |
| GROCERY STORES AND MARKETS | 17 | 0.51 | 4 | 0.00 | \$384 | -56.54 | \$0 | \$718 | 6 |
| LUMBER AND WOOD MFG | 6 | 0.51 | 4 | -20.00 | \$7,208 | -83.18 | \$1,464 | \$2,419 | 33 |
| DRUG AND PHARMACEUTICALS | 7 | 0.51 | 4 | -87.50 | \$16,275 | 301.12 | \$6,097 | \$10,375 | 27 |
| OFFICE MACHINES, COMPUTERS - OTHER | 3 | 0.38 | 3 | | \$1,859 | | \$3,226 | \$4,667 | 23 |
| GARDENING EQUIPMENT AND LANDSCAPING | 6 | 0.38 | 3 | 50.00 | \$1,007 | -57.04 | \$792 | \$8,100 | 7 |
| WATER BOTTLING | 3 | 0.38 | 3 | 200.00 | \$10,150 | 3960.00 | \$10,059 | \$3,333 | 14 |
| DOOR AND WINDOWS MFG | 9 | 0.38 | 3 | -57.14 | \$3,820 | 144.83 | \$0 | \$1,937 | 4 |
| LIGHTS, LANTERNS, AND LAMPS | 6 | 0.38 | 3 | 200.00 | \$25,632 | 2322.65 | \$6,752 | \$2,299 | 14 |
| TOYS AND GAMES | 4 | 0.38 | 3 | 0.00 | \$15,033 | 351.23 | \$7,090 | \$7,000 | 76 |
| CONTRACTORS - NOC | 3 | 0.25 | 2 | -33.33 | \$44,375 | 183.73 | \$10,964 | \$7,500 | 24 |
| BOATS - USE | 3 | 0.25 | 2 | | \$875 | | \$2,689 | \$7,333 | 8 |
| CONTRACTOR EQUIPMENT | 5 | 0.25 | 2 | -60.00 | \$9,250 | -83.00 | \$11,990 | \$42,500 | 16 |
| GAS, STEAM, WATER, AND SEWER MAINS | 6 | 0.25 | 2 | 0.00 | \$9,145 | 77.32 | \$0 | \$9,172 | 6 |
| WATER SOFTENING EQUIPMENT | 2 | 0.25 | 2 | -33.33 | \$1,000 | -98.83 | \$0 | \$1,138 | 2 |
| BOILER, STEAM PIPES | 2 | 0.25 | 2 | -81.82 | \$4,923 | -94.81 | \$3,652 | \$27,500 | 5 |
| DAIRY PRODUCTS | 4 | 0.25 | 2 | | \$410 | | \$0 | \$750 | 2 |
| TEXTILE MFG | 2 | 0.25 | 2 | 100.00 | \$26,350 | 676.37 | \$4,801 | \$11,250 | 12 |
| HARDWARE, HOME IMPROVEMENT STORES | 2 | 0.25 | 2 | -66.67 | \$953 | -92.63 | \$3,715 | \$750 | 20 |
| BOXES AND COMPOSITION GOODS | 2 | 0.25 | 2 | 100.00 | \$99 | -93.43 | \$0 | \$25 | 4 |
| CANS, DRUMS, AND METAL CONTAINERS | 3 | 0.25 | 2 | 0.00 | \$1,141 | -49.97 | \$3,315 | \$2,700 | 19 |
| VENDING MACHINES MFG | 3 | 0.25 | 2 | 100.00 | \$1,420 | 846.33 | \$1,624 | \$2,500 | 7 |

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1991

| | ALL CLOSED CLAIMS | | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | * OF MONTHS REPORT TO CLOSE |
|---------------------------------------|-------------------|---------|-------------|----------|--------------------------|----------------|--------------------------|--------------|-----------------|-----------------------------|
| | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | INDEMNITY | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | | |
| BICYCLES | 2 | 0.25 | 2 | 100.00 | \$2,093 | -99.16 | \$1,069 | \$2,500 | 21 | |
| COSMETICS | 5 | 0.25 | 2 | -33.33 | \$25,050 | 5287.10 | \$2,103 | \$3,500 | 17 | |
| STORES AND DISTR - NO FOOD OR DRINK | 4 | 0.25 | 2 | 0.00 | \$164,900 | 16564.98 | \$29,986 | \$500 | 33 | |
| FIREARMS, AMMUNITION - MPG AND REPAIR | 1 | 0.13 | 1 | -66.67 | \$6,000 | -1.61 | \$3,321 | \$50,000 | 18 | |
| PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS | 2 | 0.13 | 1 | 0.00 | \$27,590 | 175.90 | \$0 | \$20,000 | 22 | |
| TV OR RADIO | 1 | 0.13 | 1 | 0.00 | \$2,836 | 126.88 | \$0 | \$2,836 | 17 | |
| MASONRY, PLASTERING, MARBLE, OR TILE | 1 | 0.13 | 1 | -50.00 | \$200,000 | 13340.86 | \$0 | \$40,000 | 26 | |
| BUILDING MATERIALS | 7 | 0.13 | 1 | -50.00 | \$139 | -84.38 | \$0 | \$1,500 | 1 | |
| METAL ERECTION | 1 | 0.13 | 1 | -75.00 | \$7,500 | 130.63 | \$0 | \$10,000 | 4 | |
| DRILLING | 1 | 0.13 | 1 | -88.89 | \$45,000 | -74.26 | \$1,172 | \$10,500 | 14 | |
| BUILDING STRUCTURES | 5 | 0.13 | 1 | | \$75,000 | | \$21,864 | \$10,000 | 133 | |
| WATER AND FIRE PROOFING | 1 | 0.13 | 1 | -87.50 | \$100,000 | -74.11 | \$4,266 | \$15,000 | 49 | |
| CROP SPRAYING AND PESTICIDES | 3 | 0.13 | 1 | | \$3,020 | | \$992 | \$2,500 | 5 | |
| LADDERS, HOISTS, AND SCAFFOLDS | 2 | 0.13 | 1 | -75.00 | \$5,500 | -76.45 | \$7,134 | \$3,000 | 60 | |
| PAPER PRODUCTS | 1 | 0.13 | 1 | 0.00 | \$2,000 | -82.57 | \$5,760 | \$2,000 | 9 | |
| FERTILIZERS | 2 | 0.13 | 1 | 0.00 | \$1,000 | -47.70 | \$645 | \$1,500 | 1 | |
| ADHESIVE AND ABRASIVE GOODS | 2 | 0.13 | 1 | -50.00 | \$68,250 | 1037.50 | \$36,671 | \$40,000 | 98 | |
| EXPLOSIVES OR FIREWORKS MPG | 1 | 0.13 | 1 | -50.00 | \$9,000 | 900.00 | \$3,074 | \$5,000 | 10 | |
| AEROSOL CONTAINERS | 2 | 0.13 | 1 | 0.00 | \$75 | -98.33 | \$0 | \$500 | 1 | |
| CUTLERY, RAZORS, AND FLATWARE | 1 | 0.13 | 1 | 0.00 | \$1,500 | -85.71 | \$0 | \$5,000 | 7 | |
| ENGINE OR TURBINE MFG | 3 | 0.13 | 1 | -50.00 | \$500 | -99.90 | \$1,610 | \$2,250 | 7 | |
| COMMUNICATION, RECORDING SYSTEMS | 2 | 0.13 | 1 | -50.00 | \$283,500 | 107900.00 | \$0 | \$200,000 | 17 | |
| AUTO, BUS, TRUCK - MFG AND ASSEMBLING | 1 | 0.13 | 1 | | \$13,000 | | \$28,164 | \$7,500 | 56 | |
| MOBILE HOME MFG | 2 | 0.13 | 1 | | \$24,500 | | \$5,405 | \$5,000 | 75 | |
| SWIMMING POOLS | 1 | 0.13 | 1 | 0.00 | \$75,000 | -73.94 | \$96,600 | \$25,000 | 47 | |
| MATCH AND CHARCOAL MFG | 10 | 0.13 | 1 | 0.00 | \$100,000 | 14185.71 | \$47,356 | \$95,000 | 86 | |
| GRAIN ELEVATOR OPERATIONS | 1 | 0.13 | 1 | 0.00 | \$146,533 | 36533.25 | \$68,622 | \$150,000 | 57 | |
| ANIMAL DEALERS | 2 | 0.13 | 1 | | \$3,500 | | \$6,023 | \$6,250 | 20 | |
| CLAY PRODUCTS | 1 | 0.13 | 1 | 0.00 | \$800 | 1233.33 | \$0 | \$1,500 | 2 | |
| ANIMAL BOARDING | 1 | 0.00 | 0 | | | | | | | |
| BOAT STORAGE OR MARINAS | 1 | 0.00 | 0 | | | | | | | |
| COTTON GOODS MFG | 1 | 0.00 | 0 | | | | | | | |
| AMUSEMENT DEVICES | 1 | 0.00 | 0 | | | | | | | |
| GOLFMOBILES | 1 | 0.00 | 0 | | | | | | | |
| MINING AND DREDGING | 2 | 0.00 | 0 | | | | | | | |
| HONE, OILSTONE, OR WHETSTONE MFG | 1 | 0.00 | 0 | | | | | | | |
| PENCES | 2 | 0.00 | 0 | | | | | | | |
| CONCESSIONAIRES | 1 | 0.00 | 0 | | | | | | | |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEAR=1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY PAID | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--------------------------------------|-------------------------|-------------|---------|-----------------------------------|-------------------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | | | |
| PRODUCT GROUP DESCRIPTION: | | | | | | | | | |
| BOLTS, NUTS, NAILS, TACKS, SCREWS | 2 | 0.00 | | 0 | | | | | |
| AIRCRAFT OR AIRCRAFT PARTS MFG | 1 | 0.00 | | 0 | | | | | |
| OPTICAL AND HEARING GOODS | 1 | 0.00 | | 0 | | | | | |
| JEWELRY AND WATCHES | 1 | 0.00 | | 0 | | | | | |
| SIGN MFG AND INSTALLATION | 2 | 0.00 | | 0 | | | | | |
| PUTTY PRODUCTS | 1 | 0.00 | | 0 | | | | | |
| PIPE MFG | 2 | 0.00 | | 0 | | | | | |
| TOTAL | 1,437 | 100.00 | | 785 | 1.82 | \$22,419 | 71.88 | \$5,892 | \$10,346 |
| | | | | | | | | | 14 |

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1984 THRU 1993 - TOTAL

| | ALL CLOSED CLAIMS | PAID CLAIMS | | INDEMNITY PAID | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--|-------------------------|-------------|--------|-------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | |
| ASBESTOS GOODS MFG | 3,336 | 11.03 | 1,070 | \$10,224 | 7,866 | \$2,572 | 39 |
| DRUG AND PHARMACEUTICALS | 1,071 | 4.72 | 458 | \$6,055 | 2,654 | \$6,145 | 19 |
| BAKERIES AND BAKERY GOODS | 595 | 3.69 | 358 | \$2,258 | 771 | \$1,499 | 6 |
| MEAT, FISH, POULTRY, AND SEAFOOD | 626 | 3.66 | 355 | \$2,917 | 490 | \$2,269 | 5 |
| DISCONTINUED OPERATIONS | 482 | 3.17 | 308 | \$4,294 | 2,984 | \$2,907 | 6 |
| OIL, FUEL, GAS - CO AND DISTRIBUTORS | 402 | 2.99 | 290 | \$19,267 | 3,922 | \$4,838 | 7 |
| FURNITURE AND FIXTURES | 465 | 2.92 | 283 | \$20,480 | 8,343 | \$6,330 | 15 |
| FOOD PRODUCTS - NOT DRY | 701 | 2.62 | 254 | \$1,249 | 109 | \$1,285 | 5 |
| RESTAURANTS - SERVE ALCOHOL | 439 | 2.39 | 232 | \$989 | 47 | \$1,157 | 8 |
| CHEMICAL MFG | 670 | 2.34 | 227 | \$14,495 | 5,541 | \$7,375 | 10 |
| FOOD PRODUCTS - DRY | 361 | 2.30 | 223 | \$2,103 | 91 | \$1,952 | 5 |
| MACHINERY PARTS, OR EQUIPMENT-USE, MFG | 395 | 2.21 | 214 | \$43,121 | 9,061 | \$23,382 | 27 |
| SHOES, BOOTS, OR SLIPPERS | 380 | 2.07 | 201 | \$5,466 | 879 | \$3,332 | 12 |
| GASOLINE STATIONS | 243 | 2.06 | 200 | \$1,540 | 42 | \$1,726 | 2 |
| AUTO, BUS, TRUCK - PARTS AND SUPPLIES | 406 | 1.86 | 180 | \$13,699 | 5,831 | \$6,853 | 13 |
| HEATING AND AIR CONDITIONING | 273 | 1.66 | 161 | \$39,419 | 12,332 | \$22,334 | 18 |
| FRUIT OR VEGETABLES | 310 | 1.65 | 160 | \$1,232 | 247 | \$1,031 | 4 |
| AUTO REPAIR SHOPS | 190 | 1.60 | 155 | \$1,974 | 1,669 | \$4,397 | 5 |
| RESTAURANTS - SERVE NO ALCOHOL | 316 | 1.60 | 155 | \$934 | 256 | \$1,564 | 4 |
| APPLIANCES AND ACCESSORIES | 229 | 1.42 | 138 | \$12,954 | 3,712 | \$5,726 | 14 |
| DELI, CATERERS, AND CAFETERIAS | 211 | 1.35 | 131 | \$1,365 | 302 | \$3,537 | 4 |
| BEVERAGE BOTTLER - NON-ALCOHOLIC | 200 | 1.30 | 126 | \$1,235 | 284 | \$1,842 | 8 |
| CANDY OR CONFECTIONARY PRODUCTS | 215 | 1.27 | 123 | \$1,451 | 189 | \$2,044 | 6 |
| TANK BUILDING | 149 | 1.26 | 122 | \$11,202 | 5,146 | \$5,585 | 5 |
| GROCERY STORES AND MARKETS | 264 | 1.24 | 120 | \$919 | 722 | \$7,273 | 4 |
| ELECTRICAL EQUIPMENT | 240 | 1.14 | 111 | \$54,996 | 9,441 | \$18,432 | 26 |
| WHEEL AND TIRE MFG | 223 | 1.13 | 110 | \$12,721 | 3,746 | \$7,107 | 10 |
| DISCOUNT STORES | 204 | 1.11 | 108 | \$5,985 | 2,914 | \$9,590 | 12 |
| DAIRY PRODUCTS | 203 | 1.10 | 107 | \$1,158 | 1,889 | \$1,206 | 5 |
| ROOFING | 151 | 1.05 | 102 | \$35,424 | 11,333 | \$15,561 | 19 |
| VENDING MACHINES MFG | 171 | 0.97 | 94 | \$40,399 | 13,328 | \$16,669 | 25 |
| FROZEN FOODS | 164 | 0.96 | 93 | \$1,103 | 257 | \$1,215 | 7 |
| PLUMBING | 143 | 0.91 | 88 | \$5,352 | 750 | \$3,462 | 8 |
| CARPENTRY AND FLOOR COVERINGS | 154 | 0.90 | 87 | \$6,603 | 1,528 | \$4,714 | 10 |
| UNKNOWN GROUP AND PRODUCT CODE | 127 | 0.89 | 86 | \$26,023 | 11,762 | \$2,946 | 27 |
| WAX, PAINT, OR VARNISH | 181 | 0.88 | 85 | \$10,013 | 36,958 | \$7,908 | 15 |
| MEDICAL EQUIPMENT AND INSTRUMENTS | 140 | 0.86 | 83 | \$50,969 | 21,149 | \$11,955 | 24 |
| ANIMAL FEED | 127 | 0.83 | 81 | \$28,067 | 3,590 | \$6,582 | 10 |
| BATTERIES | 111 | 0.83 | 81 | \$5,382 | 2,721 | \$3,657 | 9 |
| TOOL MFG | 127 | 0.80 | 78 | \$28,897 | 6,252 | \$9,578 | 14 |
| BOLTS, NUTS, NAILS, TACKS, SCREWS | 137 | 0.80 | 78 | \$53,032 | 7,291 | \$20,422 | 23 |
| CONCRETE AND ASPHALT CONSTRUCTION | 233 | 0.78 | 76 | \$14,028 | 9,221 | \$13,046 | 22 |
| FURS, FABRICS AND OTHER CLOTHING | 110 | 0.70 | 68 | \$26,502 | 7,440 | \$19,608 | 17 |
| FARM MACHINERY | 110 | 0.70 | 68 | \$56,288 | 10,487 | \$16,121 | 21 |

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DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1984 THRU 1993 - TOTAL

| | ALL CLOSED CLAIMS | PAID CLAIMS | | INDEMNITY PAID | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--|-------------------------|-------------|--------|-------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | |
| CROP SPRAYING AND PESTICIDES | 92 | 0.67 | 65 | \$2,929 | 202 | \$3,028 | 5 |
| BOTTLE AND JAR MFG | 99 | 0.67 | 65 | \$6,901 | 2,097 | \$7,322 | 16 |
| MANUFACTURERS - NOC | 87 | 0.66 | 64 | \$32,434 | 8,397 | \$15,834 | 21 |
| INK AND DYES | 113 | 0.64 | 62 | \$18,920 | 11,226 | \$6,389 | 23 |
| FERTILIZERS | 77 | 0.62 | 60 | \$3,760 | 910 | \$3,634 | 6 |
| ALCOHOL, LIQUOR - MFG, DISTR, STORES | 86 | 0.57 | 55 | \$1,318 | 465 | \$1,999 | 9 |
| VALVES, PUMPS, COMPRESSORS MFG | 80 | 0.55 | 53 | \$20,259 | 5,443 | \$21,519 | 18 |
| ALARMS AND DETECTION DEVICES | 67 | 0.46 | 45 | \$39,741 | 18,331 | \$20,522 | 15 |
| INSULATION - OTHER THAN ASBESTOS | 80 | 0.45 | 44 | \$53,006 | 17,975 | \$5,363 | 12 |
| REFRIGERATION | 62 | 0.42 | 41 | \$14,480 | 4,661 | \$5,625 | 19 |
| LUMBER AND WOOD MFG | 77 | 0.42 | 41 | \$59,332 | 18,727 | \$13,158 | 19 |
| PLASTIC, RUBBER GOODS - MFG | 82 | 0.42 | 41 | \$36,292 | 5,632 | \$31,357 | 10 |
| HARDWARE, HOME IMPROVEMENT STORES | 102 | 0.41 | 40 | \$14,210 | 59,289 | \$10,391 | 17 |
| DOOR AND WINDOWS MFG | 71 | 0.40 | 39 | \$32,604 | 13,283 | \$6,233 | 21 |
| EXERCISE, SPORTING GOODS AND EQUIP | 66 | 0.40 | 39 | \$10,659 | 4,694 | \$5,188 | 20 |
| METAL GOODS | 57 | 0.35 | 34 | \$27,743 | 6,553 | \$18,247 | 18 |
| ELEVATOR, ESCALATOR, MOVING SIDEWALK | 129 | 0.34 | 33 | \$52,363 | 13,275 | \$9,432 | 31 |
| CANS, DRUMS, AND METAL CONTAINERS | 42 | 0.34 | 33 | \$5,667 | 882 | \$6,890 | 26 |
| WIRE GOODS | 72 | 0.33 | 32 | \$63,306 | 14,933 | \$44,857 | 28 |
| MINING AND DREDGING | 74 | 0.32 | 31 | \$19,235 | 6,769 | \$18,400 | 22 |
| GLASS DEALERS AND GLAZIERS | 44 | 0.31 | 30 | \$13,970 | 2,856 | \$5,691 | 10 |
| PRODUCTS - COMPLETED OPERATIONS - NOC | 54 | 0.29 | 28 | \$25,060 | 9,183 | \$9,582 | 24 |
| RECREATIONAL VEHICLE MFG | 44 | 0.28 | 27 | \$59,672 | 14,990 | \$28,883 | 24 |
| COSMETICS | 47 | 0.28 | 27 | \$2,565 | 280 | \$2,388 | 10 |
| GAS, STEAM, WATER, AND SEWER MAINS | 33 | 0.25 | 24 | \$7,642 | 1,943 | \$10,762 | 18 |
| TOYS AND GAMES | 37 | 0.25 | 24 | \$9,949 | 2,963 | \$8,535 | 28 |
| ELECTRIC CABLES, CONDUIT, AND WIRING | 47 | 0.24 | 23 | \$3,791 | 169 | \$2,637 | 7 |
| BICYCLES | 51 | 0.24 | 23 | \$4,246 | 949 | \$1,970 | 23 |
| WATER SOFTENING EQUIPMENT | 31 | 0.22 | 21 | \$25,775 | 7,443 | \$3,053 | 7 |
| METAL ERECTION | 39 | 0.22 | 21 | \$52,616 | 22,833 | \$54,911 | 12 |
| MASONRY, PLASTERING, MARBLE, OR TILE | 31 | 0.21 | 20 | \$31,499 | 9,608 | \$13,452 | 14 |
| BUILDING MATERIALS | 51 | 0.21 | 20 | \$33,221 | 6,101 | \$7,594 | 27 |
| LADDERS, HOISTS, AND SCAFFOLDS | 46 | 0.19 | 18 | \$33,391 | 11,829 | \$30,487 | 27 |
| PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS | 35 | 0.18 | 17 | \$3,551 | 4,953 | \$8,215 | 17 |
| LIGHTS, LANTERNS, AND LAMPS | 38 | 0.18 | 17 | \$6,846 | 3,425 | \$2,713 | 13 |
| CARPET AND FURNITURE CLEANING | 23 | 0.16 | 16 | \$5,207 | 4,055 | \$8,831 | 5 |
| AEROSOL CONTAINERS | 28 | 0.16 | 16 | \$4,112 | 1,103 | \$2,806 | 10 |
| OFFICE MACHINES, COMPUTERS - OTHER | 23 | 0.15 | 15 | \$38,383 | 80,620 | \$29,600 | 15 |
| WATER AND FIRE PROOFING | 16 | 0.15 | 15 | \$11,980 | 1,914 | \$4,840 | 24 |
| ADHESIVE AND ABRASIVE GOODS | 33 | 0.15 | 15 | \$7,098 | 3,913 | \$8,200 | 25 |
| CONTRACTORS - NOC | 32 | 0.14 | 14 | \$12,274 | 3,623 | \$6,957 | 24 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1984 THRU 1993 - TOTAL

| | ALL CLOSED CLAIMS | PAID CLAIMS | | INDEMNITY PAID | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|---------------------------------------|-------------------------|-------------|---------|-------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | | | | |
| PRODUCT GROUP DESCRIPTION: | | | | | | | |
| LAUNDRY SERVICES | 25 | 0.13 | 13 | \$2,158 | 0 | \$3,168 | 2 |
| AUTO, BUS, TRUCK - MFG AND ASSEMBLING | 27 | 0.13 | 13 | \$106,986 | 28,594 | \$19,781 | 32 |
| STORES AND DISTR - NO FOOD OR DRINK | 37 | 0.13 | 13 | \$32,474 | 6,312 | \$2,212 | 15 |
| CONCESSIONAIRES | 19 | 0.12 | 12 | \$2,905 | 280 | \$2,583 | 6 |
| ENGINE OR TURBINE MFG | 21 | 0.12 | 12 | \$165,581 | 20,886 | \$7,163 | 23 |
| COMMUNICATION, RECORDING SYSTEMS | 21 | 0.12 | 12 | \$31,901 | 200 | \$24,167 | 10 |
| OPTICAL AND HEARING GOODS | 17 | 0.12 | 12 | \$35,032 | 4,871 | \$5,716 | 17 |
| BOATS - USE | 16 | 0.11 | 11 | \$28,595 | 1,989 | \$6,759 | 9 |
| CONTRACTOR EQUIPMENT | 21 | 0.11 | 11 | \$84,175 | 17,100 | \$38,927 | 26 |
| PAPER PRODUCTS | 21 | 0.11 | 11 | \$10,873 | 5,586 | \$6,273 | 16 |
| SOAP AND DETERGENTS | 19 | 0.11 | 11 | \$799 | 1,053 | \$2,917 | 7 |
| METAL EXTRACTION AND PROCESSING | 20 | 0.11 | 11 | \$77,990 | 12,748 | \$44,636 | 9 |
| GRAIN ELEVATOR OPERATIONS | 19 | 0.11 | 11 | \$34,276 | 11,793 | \$24,818 | 24 |
| FIREARMS, AMMUNITION - MFG AND REPAIR | 13 | 0.10 | 10 | \$51,843 | 12,994 | \$21,950 | 36 |
| BABY FOOD | 20 | 0.10 | 10 | \$786 | 0 | \$1,200 | 4 |
| ANIMAL DEALERS | 23 | 0.10 | 10 | \$10,091 | 21,989 | \$5,160 | 23 |
| BOAT OR SHIP BUILDING | 16 | 0.09 | 9 | \$39,781 | 10,956 | \$17,500 | 10 |
| DRILLING | 10 | 0.09 | 9 | \$54,064 | 13,082 | \$44,900 | 19 |
| MOBILE HOME MFG | 18 | 0.09 | 9 | \$30,708 | 8,704 | \$11,444 | 33 |
| PIPE MFG | 26 | 0.09 | 9 | \$6,703 | 714 | \$4,533 | 12 |
| PACKAGING AND PACKING | 17 | 0.09 | 9 | \$1,868 | 796 | \$3,132 | 14 |
| RAILROAD AND TRAIN MFG | 11 | 0.08 | 8 | \$9,586 | 8,200 | \$12,438 | 28 |
| TV OR RADIO | 13 | 0.08 | 8 | \$23,734 | 3,955 | \$14,186 | 16 |
| SHIP REPAIR OR MAINTENANCE | 9 | 0.07 | 7 | \$4,750 | 1,936 | \$3,214 | 6 |
| PREFABRICATED BUILDING MFG | 14 | 0.07 | 7 | \$160,695 | 31,610 | \$49,214 | 55 |
| TEXTILE MFG | 11 | 0.07 | 7 | \$8,274 | 1,372 | \$4,247 | 5 |
| SIGN MFG AND INSTALLATION | 16 | 0.07 | 7 | \$42,969 | 5,158 | \$1,121 | 18 |
| BARBER SUPPLIES AND HAIR PIECES | 14 | 0.07 | 7 | \$713 | 153 | \$1,900 | 10 |
| ANIMAL BOARDING | 9 | 0.06 | 6 | \$2,668 | 1,456 | \$4,736 | 6 |
| CONDOMINIUMS | 7 | 0.06 | 6 | \$1,823 | 14 | \$3,167 | 5 |
| GARDENING EQUIPMENT AND LANDSCAPING | 13 | 0.06 | 6 | \$1,410 | 9,523 | \$7,900 | 15 |
| TOBACCO PRODUCTS | 8 | 0.06 | 6 | \$967 | 22 | \$1,482 | 2 |
| BUILDING STRUCTURES | 30 | 0.06 | 6 | \$22,828 | 6,752 | \$8,583 | 36 |
| BOXES AND COMPOSITION GOODS | 13 | 0.06 | 6 | \$7,232 | 11,577 | \$4,592 | 34 |
| SWIMMING POOLS | 14 | 0.06 | 6 | \$42,381 | 22,525 | \$10,267 | 25 |
| WATER BOTTLING | 10 | 0.05 | 5 | \$6,860 | 6,357 | \$6,000 | 14 |
| TENTS AND CANOPIES | 6 | 0.05 | 5 | \$299,442 | 3,375 | \$3,134 | 26 |
| EXPLOSIVES OR FIREWORKS MFG | 5 | 0.05 | 5 | \$2,240 | 615 | \$1,500 | 10 |
| CUTLERY, RAZORS, AND FLATWARE | 7 | 0.05 | 5 | \$1,338 | 4 | \$1,350 | 4 |
| MATCH AND CHARCOAL MFG | 15 | 0.05 | 5 | \$21,780 | 9,970 | \$27,300 | 24 |
| ALCOHOL, AMMONIA, TURPENTINE, EXTRACT | 6 | 0.04 | 4 | \$20,050 | 17,033 | \$17,750 | 18 |
| PUTTY PRODUCTS | 6 | 0.04 | 4 | \$131,959 | 75 | \$1,430 | 8 |
| HOBBY, WALLPAPERS, ART STORES | 6 | 0.04 | 4 | \$5,295 | 115 | \$7,806 | 9 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT INDEMNITY ANALYSIS
PRODUCT LIABILITY

YEARS 1984 THRU 1993 - TOTAL

| | ALL CLOSED CLAIMS | PAID CLAIMS | | INDEMNITY PAID | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-------------------------------------|-------------------------|-------------|--------|-------------------|-----------------|--------------------|--------------------------------------|
| | NUMBER | PERCENT | NUMBER | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| PRODUCT GROUP DESCRIPTION: | | | | | | | |
| LEATHER GOODS | 6 | 0.04 | 4 | \$1,718 | 2,677 | \$1,375 | 25 |
| PHOTOGRAPHIC EQUIPMENT AND SUPPLIES | 9 | 0.03 | 3 | \$633 | 0 | \$1,023 | 2 |
| FIRE EXTINGUISHERS | 5 | 0.03 | 3 | \$1,795 | 447 | \$2,000 | 21 |
| WALL AND CEILING INSTALLATION | 7 | 0.03 | 3 | \$8,044 | 47 | \$467 | 10 |
| BOILER, STEAM PIPES | 6 | 0.03 | 3 | \$6,615 | 3,500 | \$21,667 | 25 |
| FENCES | 7 | 0.03 | 3 | \$128,125 | 4,209 | \$3,500 | 40 |
| ICE DEALERS AND DISTRIBUTORS | 9 | 0.03 | 3 | \$404 | 545 | \$1,267 | 7 |
| NET, ROPE, AND FIBER MPG | 12 | 0.03 | 3 | \$12,512 | 3,388 | \$35,667 | 30 |
| LABORATORIES | 4 | 0.03 | 3 | \$1,470 | 0 | \$1,333 | 4 |
| CLAY PRODUCTS | 3 | 0.03 | 3 | \$553 | 0 | \$533 | 2 |
| WELDING | 10 | 0.03 | 3 | \$1,687 | 10,541 | \$3,367 | 19 |
| COFFINS, CASKETS, AND MAUSOLEUMS | 5 | 0.02 | 2 | \$4,235 | 820 | \$750 | 12 |
| SEPTIC TANKS | 4 | 0.02 | 2 | \$3,898 | 2,238 | \$35,000 | 20 |
| HONEY, MOLASSES, AND SYRUPS | 3 | 0.02 | 2 | \$3,670 | 2,000 | \$5,000 | 24 |
| BEARING MPG | 2 | 0.02 | 2 | \$49,981 | 21,230 | \$7,000 | 22 |
| INSTRUMENT MPG | 4 | 0.02 | 2 | \$19,008 | 4,598 | \$75,008 | 3 |
| AIRCRAFT OR AIRCRAFT PARTS MPG | 8 | 0.02 | 2 | \$271,250 | 48,018 | \$25,000 | 59 |
| CLOCK MPG | 3 | 0.02 | 2 | \$1,946 | 2,189 | \$7,500 | 28 |
| JEWELRY AND WATCHES | 6 | 0.02 | 2 | \$245 | 0 | \$625 | 1 |
| PENCIL, PEN, CRAYON OR CHALK MPG | 6 | 0.02 | 2 | \$122 | 0 | \$175 | 0 |
| BRUSH OR BROOM MPG | 3 | 0.02 | 2 | \$433 | 0 | \$500 | 10 |
| UMBRELLAS, CANES, BEACH CHAIRS | 1 | 0.01 | 1 | \$1,800 | 4,589 | \$6,000 | 13 |
| ENGINEERS, ARCHITECTS, DRAFTSMEN | 1 | 0.01 | 1 | \$86,500 | 22,393 | \$0 | 38 |
| JUNK AND SCRAP DEALERS | 4 | 0.01 | 1 | \$59,234 | 3,165 | \$18,000 | 14 |
| BLOOD BANKS | 3 | 0.01 | 1 | \$5,000 | 100,795 | \$15,000 | 45 |
| PARACHUTE MPG | 1 | 0.01 | 1 | \$100 | 0 | \$0 | 3 |
| VAULTS AND LOCKS | 1 | 0.01 | 1 | \$100,000 | 0 | \$500 | 18 |
| SEWING MACHINES | 1 | 0.01 | 1 | \$1,000 | 2,611 | \$3,000 | 105 |
| STONE AND GEM CUTTING OR POLISHING | 1 | 0.01 | 1 | \$10,117 | 0 | \$750 | 1 |
| MOTION PICTURES | 2 | 0.01 | 1 | \$9,653 | 0 | \$9,758 | 4 |
| IRRIGATION EQUIPMENT | 1 | 0.01 | 1 | \$34,950 | 0 | \$32,650 | 26 |
| PIPELINES | 6 | 0.01 | 1 | \$771 | 0 | \$400 | 4 |
| FIBERGLASS MPG | 3 | 0.01 | 1 | \$200 | 0 | \$200 | 3 |
| GAS TANKS AND FUEL CONTAINERS MPG | 3 | 0.01 | 1 | \$50 | 0 | \$500 | 16 |
| SEED MERCHANT | 6 | 0.01 | 1 | \$1,327 | 0 | \$5,000 | 2 |
| BOAT STORAGE OR MARINAS | 2 | 0.00 | 0 | | | | |
| COTTON GOODS MPG | 2 | 0.00 | 0 | | | | |
| FURNITURE OR WOODWORK STRIPPING | 1 | 0.00 | 0 | | | | |
| AMUSEMENT DEVICES | 2 | 0.00 | 0 | | | | |
| GOLFMOBILES | 1 | 0.00 | 0 | | | | |
| GRANDSTANDS OR BLEACHERS | 1 | 0.00 | 0 | | | | |
| HONE, OILSTONE, OR WHETSTONE MPG | 1 | 0.00 | 0 | | | | |
| SNOW AND ICE REMOVAL | 1 | 0.00 | 0 | | | | |
| TOTAL | 19,219 | 100.00 | 9,702 | \$14,583 | 5,411 | \$6,838 | 15 |

CLAIM DISPOSITION

In this section data are presented by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. Tables in this section contain:

- **Claims** - Total number of claims closed
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

The first three tables contain annual summary data for the years 1993, 1992 and 1991. A ten-year summary for the years 1984 through 1993 follows. The tables also summarize the percent increase from the previous year for closed claims and indemnity.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

1993

| | | CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-------------|--------------------------------------|---------|--------|--------------------------|-----------|--------------------------|--------------|-----------------|-----------------------------|
| | | PERCENT | NUMBER | PERCENT | AVERAGE | PERCENT | AVERAGE | AVERAGE | AVERAGE |
| IN FAVOR OF | CLAIM DISPOSITION | | | | | | | | |
| DEFENDANT | BEFORE COURT PROCEEDING INITIATED | 49.12 | 699 | 45.32 | \$0 | | \$115 | \$1,403 | 5 |
| | DIRECTED VERDICT FOR DEFENDANT | 0.49 | 7 | 16.67 | \$0 | | \$8,259 | \$5,286 | 57 |
| | JUDGEMENT FOR DEFENDANT | 1.69 | 24 | 380.00 | \$0 | | \$15,961 | \$11,458 | 45 |
| | JUDGEMENT FOR DEFENDANT AFTER APPEAL | 0.14 | 2 | 100.00 | \$0 | | \$13,960 | \$2,500 | 39 |
| | ARBITRATION | 0.07 | 1 | 0.00 | \$0 | | \$0 | \$750 | 8 |
| | ALL OTHER INCLUDING DISMISSEALS | 47.93 | 682 | 537.38 | \$0 | | \$1,792 | \$2,096 | 33 |
| | NOT SPECIFIED | 0.56 | 8 | 33.33 | \$0 | | \$7,158 | \$10,325 | 21 |
| | TOTAL | 100.00 | 1,423 | 134.43 | \$0 | | \$1,285 | \$1,975 | 20 |
| PLAINTIFF | BEFORE COURT PROCEEDING INITIATED | 71.37 | 496 | 0.81 | \$5,106 | -40.67 | \$780 | \$3,813 | 5 |
| | DIRECTED VERDICT FOR PLAINTIFF | 0.14 | 1 | -66.67 | \$7,000 | -94.33 | \$45,693 | \$0 | 63 |
| | JUDGEMENT FOR PLAINTIFF | 0.43 | 3 | -50.00 | \$61,673 | 49.30 | \$11,297 | \$13,967 | 31 |
| | ARBITRATION | 0.43 | 3 | 50.00 | \$271,284 | 3040.77 | \$56,975 | \$171,833 | 23 |
| | ALL OTHER INCLUDING DISMISSEALS | 26.76 | 186 | -4.62 | \$82,886 | 13.69 | \$18,679 | \$26,472 | 26 |
| | NOT SPECIFIED | 0.86 | 6 | 200.00 | \$1,320 | 88.62 | \$6 | \$850 | 5 |
| | TOTAL | 100.00 | 695 | -0.71 | \$27,285 | 0.06 | \$5,916 | \$10,615 | 11 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

1992

| | | CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|--------------------------|--------------------------------------|---------|--------|--------------------------|-----------|--------------------------|--------------|-----------------|-----------------------------|
| | | PERCENT | NUMBER | PERCENT | AVERAGE | PERCENT | AVERAGE | AVERAGE | AVERAGE |
| IN FAVOR OF DEFENDANT | CLAIM DISPOSITION | | | | | | | | |
| | BEFORE COURT PROCEEDING INITIATED | 79.24 | 481 | 1.26 | \$0 | | \$235 | \$2,995 | 6 |
| | DIRECTED VERDICT FOR DEFENDANT | 0.99 | 6 | 0.00 | \$0 | | \$97,571 | \$91,700 | 26 |
| | JUDGEMENT FOR DEFENDANT | 0.82 | 5 | -16.67 | \$0 | | \$123,443 | \$19,020 | 35 |
| | JUDGEMENT FOR DEFENDANT AFTER APPEAL | 0.16 | 1 | 0.00 | \$0 | | \$26,607 | \$10,000 | 92 |
| | ARBITRATION | 0.16 | 1 | 0.00 | \$0 | | \$5,041 | \$1,500 | 36 |
| | ALL OTHER INCLUDING DISMISSEALS | 17.63 | 107 | -31.85 | \$0 | | \$8,722 | \$11,727 | 30 |
| | NOT SPECIFIED | 0.99 | 6 | -14.29 | \$0 | | \$25 | \$4,917 | 4 |
| TOTAL | | 100.00 | 607 | -6.90 | \$0 | | \$3,758 | \$5,571 | 11 |
| PLAINTIFF | BEFORE COURT PROCEEDING INITIATED | 70.29 | 492 | -12.30 | \$8,607 | 133.34 | \$960 | \$5,300 | 6 |
| | DIRECTED VERDICT FOR PLAINTIFF | 0.43 | 3 | 200.00 | \$123,417 | 146.83 | \$38,559 | \$26,667 | 44 |
| | JUDGEMENT FOR PLAINTIFF | 0.86 | 6 | 100.00 | \$41,309 | -92.31 | \$8,177 | \$9,158 | 19 |
| | ARBITRATION | 0.29 | 2 | 0.00 | \$8,638 | 508.92 | \$1,303 | \$1,088 | 19 |
| | ALL OTHER INCLUDING DISMISSEALS | 27.86 | 195 | -2.50 | \$72,906 | 15.51 | \$19,815 | \$27,734 | 40 |
| | NOT SPECIFIED | 0.29 | 2 | -90.00 | \$700 | -98.87 | \$500 | \$500 | 16 |
| | TOTAL | 100.00 | 700 | -10.83 | \$27,268 | 21.63 | \$6,435 | \$11,648 | 16 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

1991

| | | CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-------------|--------------------------------------|---------|--------|--------------------------|-----------|--------------------------|--------------|-----------------|-----------------------------|
| | | PERCENT | NUMBER | PERCENT | AVERAGE | PERCENT | AVERAGE | AVERAGE | AVERAGE |
| IN FAVOR OF | CLAIM DISPOSITION | | | | | | | | |
| DEFENDANT | BEFORE COURT PROCEEDING INITIATED | 72.85 | 475 | 7.95 | \$0 | | \$99 | \$5,482 | 7 |
| | DIRECTED VERDICT FOR DEFENDANT | 0.92 | 6 | 50.00 | \$0 | | \$6,556 | \$19,252 | 59 |
| | JUDGEMENT FOR DEFENDANT | 0.92 | 6 | -25.00 | \$0 | | \$10,731 | \$18,872 | 37 |
| | JUDGEMENT FOR DEFENDANT AFTER APPEAL | 0.15 | 1 | 0.00 | \$0 | | \$25,053 | \$5,000 | 53 |
| | ALL OTHER INCLUDING DISMISSEALS | 24.08 | 157 | -23.41 | \$0 | | \$4,382 | \$9,623 | 32 |
| | NOT SPECIFIED | 1.07 | 7 | 16.67 | \$0 | | \$468 | \$13,816 | 21 |
| | TOTAL | 100.00 | 652 | -1.81 | \$0 | | \$1,330 | \$6,818 | 14 |
| PLAINTIFF | BEFORE COURT PROCEEDING INITIATED | 71.46 | 561 | -2.43 | \$3,689 | -27.20 | \$245 | \$3,211 | 7 |
| | DIRECTED VERDICT FOR PLAINTIFF | 0.13 | 1 | -87.50 | \$50,000 | 204.72 | \$4,206 | \$5,000 | 33 |
| | JUDGEMENT FOR PLAINTIFF | 0.38 | 3 | 0.00 | \$537,464 | 5762.17 | \$61,934 | \$172,133 | 29 |
| | ALL OTHER INCLUDING DISMISSEALS | 25.48 | 200 | 10.50 | \$63,115 | 63.65 | \$20,682 | \$23,037 | 33 |
| | NOT SPECIFIED | 2.55 | 20 | 400.00 | \$62,221 | 6072.68 | \$8,075 | \$59,585 | 13 |
| | TOTAL | 100.00 | 785 | 1.82 | \$22,419 | 71.88 | \$5,892 | \$10,346 | 14 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
CLAIM DISPOSITION

YEARS 1984 THRU 1993 - TOTAL

| | | CLAIMS | | INDEMNITY PAID | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|------------------------------|--|---------|--------|----------------|--------------|-----------------|-----------------------------|
| | | PERCENT | NUMBER | AVERAGE | AVERAGE | AVERAGE | AVERAGE |
| IN FAVOR OF DEFENDANT | CLAIM DISPOSITION | | | | | | |
| | BEFORE COURT PROCEEDING INITIATED | 57.26 | 5,449 | \$0 | \$703 | \$16,747 | 8 |
| | DIRECTED VERDICT FOR DEFENDANT | 0.69 | 66 | \$0 | \$18,273 | \$19,653 | 34 |
| | JUDGEMENT FOR DEFENDANT | 1.16 | 110 | \$0 | \$29,556 | \$12,968 | 38 |
| | JUDGEMENT FOR DEFENDANT AFTER APPEAL | 0.14 | 13 | \$0 | \$22,171 | \$18,269 | 67 |
| | ARBITRATION | 0.04 | 4 | \$0 | \$1,285 | \$2,413 | 16 |
| | ALL OTHER INCLUDING DISMISSEALS | 39.84 | 3,792 | \$0 | \$2,761 | \$4,570 | 30 |
| | NOT SPECIFIED | 0.87 | 83 | \$0 | \$2,131 | \$5,321 | 19 |
| TOTAL | | 100.00 | 9,517 | \$0 | \$2,021 | \$11,768 | 18 |
| PLAINTIFF | BEFORE COURT PROCEEDING INITIATED | 67.26 | 6,526 | \$4,318 | \$705 | \$3,071 | 6 |
| | DIRECTED VERDICT FOR PLAINTIFF | 0.43 | 42 | \$36,500 | \$38,599 | \$10,500 | 28 |
| | JUDGEMENT FOR PLAINTIFF | 0.80 | 78 | \$77,847 | \$57,562 | \$15,843 | 28 |
| | JUDGEMENT FOR PLAINTIFF AFTER APPEAL | 0.06 | 6 | \$148,841 | \$56,769 | \$18,542 | 74 |
| | ARBITRATION | 0.10 | 10 | \$85,238 | \$18,711 | \$52,798 | 18 |
| | ALL OTHER INCLUDING DISMISSEALS | 30.46 | 2,955 | \$34,275 | \$13,422 | \$14,234 | 35 |
| | NOT SPECIFIED | 0.88 | 85 | \$31,504 | \$18,789 | \$22,612 | 13 |
| | TOTAL | 100.00 | 9,702 | \$14,583 | \$5,411 | \$6,838 | 15 |

LOCATION OF OCCURRENCE

These tables compare product liability claims by location of occurrence. The four specified locations in this table are home, auto, plant, and office. In the next three annual tables the following claim information is reported :

- **All Closed Claims** - Total number of claims closed
- **Paid Claims** - Total number of claims closed with payment
- **Indemnity** - Average indemnity paid by insurance company for paid claims
- **Loss Expense** - Average allocated loss expense for paid claims
- **Initial Reserve** - Average initial reserve for paid claims
- **Report to Close** - Average number of months from date claim is reported to the insurer to the closing date of paid claim

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

LOCATION OF OCCURRENCE LOSS EXPERIENCE

1993

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-------------------------------|-------------------------|--------------|---------|-----------------------------------|-----------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | | | |
| LOCATION OF OCCURRENCE | | | | | | | | | |
| NOT SPECIFIED | 24 | 1.4 | | 10 | 900 | \$15,308 | -52.90 | \$4,850 | \$3,285 |
| HOME | 699 | 42.6 | | 296 | 17 | \$6,801 | -40.80 | \$1,529 | \$3,197 |
| AUTO | 49 | 3.5 | | 24 | -38 | \$18,933 | -52.74 | \$5,642 | \$4,235 |
| PLANT | 454 | 13.7 | | 95 | 16 | \$38,415 | -27.67 | \$9,472 | \$18,066 |
| OFFICE | 113 | 9.9 | | 69 | -22 | \$2,996 | -83.89 | \$1,304 | \$3,461 |
| MISCELLANEOUS | 779 | 28.9 | | 201 | -15 | \$62,123 | 71.28 | \$12,366 | \$21,600 |
| TOTAL | 2,118 | 100.0 | | 695 | -1 | \$27,285 | 0.06 | \$5,916 | \$10,615 |
| | | | | | | | | | 11 |

1992

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-------------------------------|-------------------------|--------------|---------|-----------------------------------|------------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | | | |
| LOCATION OF OCCURRENCE | | | | | | | | | |
| NOT SPECIFIED | 6 | 0.1 | | 1 | -75 | \$32,500 | 62.81 | \$0 | \$2,000 |
| HOME | 503 | 36.1 | | 253 | -7 | \$11,488 | -29.61 | \$4,144 | \$6,494 |
| AUTO | 76 | 5.6 | | 39 | -3 | \$40,059 | 0.90 | \$6,399 | \$12,884 |
| PLANT | 158 | 11.7 | | 82 | 61 | \$53,109 | -16.14 | \$11,529 | \$20,061 |
| OFFICE | 132 | 12.6 | | 88 | -16 | \$18,592 | -7.99 | \$2,892 | \$4,077 |
| MISCELLANEOUS | 432 | 33.9 | | 237 | -24 | \$36,269 | 84.77 | \$8,467 | \$16,889 |
| TOTAL | 1,307 | 100.0 | | 700 | -11 | \$27,268 | 21.63 | \$6,435 | \$11,648 |
| | | | | | | | | | 16 |

1991

| | ALL CLOSED CLAIMS | PAID CLAIMS | | % INCREASE FROM PRIOR YR | INDEMNITY | % INCREASE FROM PRIOR YR | LOSS EXPENSE | INITIAL RESERVE | # OF MONTHS REPORT TO CLOSE |
|-------------------------------|-------------------------|--------------|---------|-----------------------------------|-----------|-----------------------------------|-----------------|--------------------|--------------------------------------|
| | | NUMBER | PERCENT | NUMBER | PD CLAIM | AVERAGE | | | |
| LOCATION OF OCCURRENCE | | | | | | | | | |
| NOT SPECIFIED | 8 | 0.5 | | 4 | | \$19,963 | | \$1,795 | \$20,150 |
| HOME | 514 | 34.8 | | 273 | -10 | \$16,320 | 75.26 | \$3,861 | \$7,116 |
| AUTO | 80 | 5.1 | | 40 | 18 | \$39,701 | 195.71 | \$7,675 | \$26,252 |
| PLANT | 163 | 6.5 | | 51 | -6 | \$63,327 | 56.40 | \$22,521 | \$12,523 |
| OFFICE | 137 | 13.4 | | 105 | 8 | \$20,207 | 598.04 | \$5,160 | \$7,823 |
| MISCELLANEOUS | 535 | 39.7 | | 312 | 11 | \$19,629 | 28.49 | \$5,020 | \$11,501 |
| TOTAL | 1,437 | 100.0 | | 785 | 2 | \$22,419 | 71.88 | \$5,892 | \$10,346 |
| | | | | | | | | | 14 |

PERCENTAGE OF GROWTH & MARKET SHARE ANALYSIS

(Derived from the Page 14 Supplement)

The tables in this section were generated by using the Missouri Page 14 Supplement data filed for companies writing products liability insurance.

The first table combines data for the years 1991, 1992 and 1993 to show the percentage of change in growth for those companies who wrote premium during each of these years. This table is presented by descending order of percent of change in premium for 1992 and 1993.

The following tables contain the market share, direct premium written, direct premium earned, direst losses paid, direct losses incurred and a loss ratio for the past three years. These tables are presented, for each year, by descending order of market share company.

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

| COMPANY NAME | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|--|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| WESTCHESTER FIRE INSURANCE COMPANY* | \$546,571 | 62796.55 | \$869 | -98.74 | \$68,724 | -14784.62 |
| NORTH AMERICAN SPECIALTY INS CO | \$107,450 | 47655.56 | \$225 | -25.74 | \$303 | . |
| AMERICAN AUTOMOBILE INSURANCE CO | \$122,623 | 18311.86 | \$666 | 445.90 | \$122 | -103.02 |
| LIBERTY MUTUAL FIRE INSURANCE CO | \$281,998 | 1583.87 | \$16,747 | -53.79 | \$36,238 | 151.43 |
| GLOBE INDEMNITY COMPANY | \$66,798 | 1114.51 | \$5,500 | -90.72 | \$59,256 | -50.91 |
| ROYAL INSURANCE COMPANY OF AMERICA | \$770,026 | 483.53 | \$131,961 | -59.54 | \$326,184 | -53.13 |
| BROTHERHOOD MUTUAL INSURANCE CO | \$512 | 481.82 | \$88 | 8700.00 | \$1 | . |
| RLI INSURANCE COMPANY | \$81,036 | 455.99 | \$14,575 | -94.55 | \$267,257 | . |
| SECURA INSURANCE A MUTUAL COMPANY | \$323,511 | 448.54 | \$58,977 | 22.17 | \$48,273 | -86.27 |
| EMPIRE FIRE AND MARINE INSURANCE CO | \$2,618 | 426.76 | \$497 | -55.10 | \$1,107 | 0.00 |
| MUTUAL SERVICE CASUALTY INSURANCE CO | \$34,150 | 388.00 | \$6,998 | 73.30 | \$4,038 | -53.29 |
| AMERICAN MOTORISTS INSURANCE CO | \$529,308 | 350.10 | \$117,599 | -86.58 | \$876,569 | 63.30 |
| SHELTER GENERAL INS CO | \$3,068 | 275.98 | \$816 | -86.91 | \$6,232 | -34.82 |
| ALLSTATE INSURANCE COMPANY | \$13,275 | 265.50 | \$3,632 | -45.60 | \$6,676 | -98.19 |
| NORTHBROOK NATIONAL INS CO | \$24,350 | 253.05 | \$6,897 | 41.27 | \$4,882 | -1875.27 |
| SAFECO INSURANCE CO OF AMERICA | \$51,601 | 225.21 | \$15,867 | 96.11 | \$8,091 | -92.78 |
| TRAVELERS INDEMNITY CO OF RHODE ISLAND | \$31,136 | 187.02 | \$10,848 | 4.38 | \$10,393 | 81.79 |
| LUMBERMENS MUTUAL CASUALTY CO | \$888,690 | 168.24 | \$331,308 | 86.44 | \$177,702 | -22.98 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

| COMPANY NAME | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|-------------------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| GENERAL ACCIDENT INS CO OF AMERICA | \$219,840 | 166.58 | \$82,468 | 19.86 | \$68,801 | -77.11 |
| MT AIRY INSURANCE COMPANY | \$10,570 | 156.99 | \$4,113 | -57.99 | \$9,790 | . |
| TWIN CITY FIRE INS CO | \$439,555 | 125.95 | \$194,534 | -50.73 | \$394,799 | 71.08 |
| NATIONWIDE MUTUAL FIRE INSURANCE CO | \$70,177 | 123.59 | \$31,387 | -30.94 | \$45,450 | 174.06 |
| SKANDIA U S INSURANCE COMPANY | \$56,977 | 119.29 | \$25,982 | -3.69 | \$26,978 | -30.07 |
| UNITED SECURITY INSURANCE COMPANY | \$43,077 | 117.19 | \$19,834 | 16.19 | \$17,071 | . |
| FIREMANS FUND INS CO OF WISCONSIN | \$341,297 | 110.13 | \$162,423 | 2180.26 | \$7,123 | -78.45 |
| COMMERCIAL UNION INSURANCE COMPANY | \$43,424 | 103.74 | \$21,313 | -20.65 | \$26,861 | . |
| AMERICAN EMPLOYERS INSURANCE CO | \$1,055 | 88.73 | \$559 | 238.79 | \$165 | . |
| SHELTER MUTUAL INSURANCE CO | \$93,884 | 85.70 | \$50,556 | 692.79 | \$6,377 | 19.33 |
| NEW HAMPSHIRE INSURANCE COMPANY | \$15,599 | 84.73 | \$8,444 | -94.75 | \$160,951 | . |
| ATLAS INSURANCE COMPANY | \$76,274 | 82.29 | \$41,842 | 15.10 | \$36,352 | -27.61 |
| COUNTRY MUTUAL INSURANCE COMPANY | \$2,271 | 70.50 | \$1,332 | -65.99 | \$3,917 | 9.78 |
| INSURANCE COMPANY OF NORTH AMERICA | \$517,246 | 66.35 | \$310,945 | -81.68 | \$1,697,239 | 103.25 |
| AMCO INSURANCE COMPANY | \$185,403 | 59.11 | \$116,526 | 32.52 | \$87,930 | 22.19 |
| LIBERTY INSURANCE CORPORATION | \$384,514 | 56.85 | \$245,140 | 39.91 | \$175,208 | 353.23 |
| AETNA CASUALTY AND SURETY COMPANY | \$181,537 | 51.11 | \$120,132 | 6.55 | \$112,751 | -87.71 |
| CINCINNATI INS CO THE | \$156,135 | 47.04 | \$106,182 | 71.78 | \$61,814 | . |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

| COMPANY NAME | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|---|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| NATIONWIDE MUTUAL INSURANCE COMPANY | \$111,956 | 43.24 | \$78,160 | 68.55 | \$46,371 | -73.50 |
| INSURANCE CO OF THE STATE OF PA | \$112,000 | 36.13 | \$82,275 | 204.72 | \$27,000 | -95.10 |
| COLUMBIA MUTUAL INSURANCE CO | \$44,321 | 35.27 | \$32,764 | 16.02 | \$28,239 | . |
| AMERICAN CASUALTY CO OF READING PA | \$233,451 | 34.78 | \$173,208 | -28.15 | \$241,068 | 108.23 |
| CONTINENTAL INSURANCE COMPANY THE* | \$671,799 | 34.45 | \$499,680 | -20.24 | \$626,464 | -37.16 |
| JOHN DEERE INSURANCE COMPANY | \$285,467 | 33.32 | \$214,116 | -7.20 | \$230,740 | 10.57 |
| RELIANCE INSURANCE COMPANY | \$4,660,066 | 32.78 | \$3,509,692 | 29542.67 | \$11,840 | . |
| AMERICAN INSURANCE COMPANY THE | \$92,651 | 32.55 | \$69,899 | -14.05 | \$81,321 | 19.71 |
| ALLIED MUTUAL INS CO | \$120,272 | 30.99 | \$91,817 | 1.73 | \$90,260 | -19.82 |
| NATIONAL UNION FIRE INS CO OF PITTSBURG | \$3,342,955 | 30.23 | \$2,566,871 | 128.89 | \$1,121,423 | -83.74 |
| HOME INSURANCE COMPANY THE | \$710,686 | 29.96 | \$546,870 | 39.16 | \$392,990 | -5.37 |
| GRAIN DEALERS MUTUAL INSURANCE CO | \$60,680 | 28.54 | \$47,208 | -24.54 | \$62,561 | 8.01 |
| FIREMENS INS CO OF NEWARK, NEW JERSEY | \$104,113 | 25.43 | \$83,006 | 7.40 | \$77,285 | 18.84 |
| ATLANTIC INSURANCE COMPANY | \$8,828 | 22.24 | \$7,222 | -52.94 | \$15,345 | 40.87 |
| INDIANA LUMBERMENS MUTUAL INS CO | \$231,018 | 20.43 | \$191,835 | 913.61 | \$18,926 | -20.62 |
| COLONIA INSURANCE COMPANY | \$35,336 | 20.19 | \$29,399 | 10.93 | \$26,502 | -17.46 |
| TRANSCONTINENTAL INSURANCE COMPANY | \$720,165 | 20.11 | \$599,579 | 10.42 | \$543,011 | -32.68 |
| GENERAL INSURANCE CO OF AMERICA | \$831 | 18.71 | \$700 | -54.57 | \$1,541 | -98.67 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

PERCENTAGE OF GROWTH ANALYSIS

| | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|--|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| COMPANY NAME | | | | | | |
| FARMERS ALLIANCE MUTUAL INS CO | \$25,687 | 17.44 | \$21,873 | 32.06 | \$16,563 | -62.57 |
| GENERAL CASUALTY CO OF WISCONSIN | \$14,023 | 15.31 | \$12,161 | -12.30 | \$13,867 | . |
| CIGNA INSURANCE COMPANY | \$23,540 | 15.21 | \$20,433 | -55.99 | \$46,432 | -7.38 |
| GRINNELL MUTUAL REINSURANCE COMPANY | \$75,649 | 14.56 | \$66,036 | 51.63 | \$43,550 | 14.96 |
| UNITED STATES FIDELITY & GUARANTY CO | \$93,964 | 13.39 | \$82,871 | -78.49 | \$385,350 | -21.40 |
| HAWKEYE SECURITY INSURANCE COMPANY | \$121,875 | 12.95 | \$107,900 | -53.79 | \$233,493 | -24.29 |
| AMERICAN FAMILY MUTUAL INS CO | \$34,644 | 12.91 | \$30,683 | -63.58 | \$84,259 | -61.10 |
| NN INSURANCE COMPANY | \$17,249 | 12.29 | \$15,361 | 234.81 | \$4,588 | 0.48 |
| UNITED FIRE AND CASUALTY COMPANY | \$509,965 | 11.66 | \$456,719 | 13.63 | \$401,919 | 21.84 |
| RANGER INSURANCE COMPANY | \$372,099 | 10.91 | \$335,497 | -21.39 | \$426,810 | -24.28 |
| GLENS FALLS INSURANCE COMPANY THE | \$174,722 | 8.79 | \$160,611 | -3.27 | \$166,046 | -25.49 |
| WAUSAU UNDERWRITERS INS CO | \$347,681 | 8.47 | \$320,539 | -9.42 | \$353,871 | . |
| AMERICAN STATES INSURANCE COMPANY* | \$260,710 | 8.06 | \$241,266 | -55.53 | \$542,490 | -10.61 |
| EMPLOYERS INSURANCE OF WAUSAU A MUTUAL | \$653,077 | 5.59 | \$618,504 | -1.50 | \$627,952 | . |
| MINNESOTA FIRE AND CASUALTY COMPANY | \$30,856 | 5.10 | \$29,359 | 208.68 | \$9,511 | . |
| ZURICH INSURANCE COMPANY | \$1,086,632 | 2.51 | \$1,059,994 | 27.37 | \$832,230 | -13.50 |
| TRUCK INSURANCE EXCHANGE | \$144,784 | 0.93 | \$143,454 | 15.42 | \$124,290 | . |
| TRAVELERS INDEMNITY CO OF AMERICA | \$180,202 | -0.36 | \$180,857 | -0.84 | \$182,384 | 56.86 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

PERCENTAGE OF GROWTH ANALYSIS

| | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|--|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| COMPANY NAME | | | | | | |
| UNIVERSAL UNDERWRITERS INS CO | \$357,753 | -0.81 | \$360,690 | 94.99 | \$184,981 | 9489.48 |
| CASUALTY RECIPROCAL EXCHANGE | \$1,607 | -6.89 | \$1,726 | 58.79 | \$1,087 | . |
| EMPLOYERS MUTUAL CASUALTY COMPANY | \$199,215 | -7.82 | \$216,106 | -39.73 | \$358,586 | -0.67 |
| FEDERATED MUTUAL INSURANCE COMPANY | \$1,175,837 | -8.48 | \$1,284,725 | -4.95 | \$1,351,636 | 3.40 |
| ST PAUL FIRE & MARINE INSURANCE CO | \$1,649,803 | -8.63 | \$1,805,535 | -27.28 | \$2,482,733 | 84.75 |
| TOKIO MARINE AND FIRE INS CO LTD (US BR) | \$144,700 | -10.55 | \$161,760 | -0.43 | \$162,461 | . |
| FEDERAL INSURANCE COMPANY | \$1,281,336 | -13.81 | \$1,486,661 | 11.92 | \$1,328,332 | 39.08 |
| GREAT AMERICAN INSURANCE COMPANY | \$318 | -13.82 | \$369 | -76.85 | \$1,594 | -80.09 |
| MILLERS MUTUAL INS ASSN OF ILLINOIS | \$139,207 | -13.88 | \$161,647 | 3.41 | \$156,322 | -26.77 |
| SELECT INSURANCE COMPANY | \$494 | -13.94 | \$574 | -89.37 | \$5,402 | 76.77 |
| GREAT NORTHERN INSURANCE COMPANY | \$425,969 | -13.95 | \$495,016 | 0.59 | \$492,098 | . |
| BITUMINOUS CASUALTY CORPORATION | \$8,353 | -13.95 | \$9,707 | -73.98 | \$37,306 | -61.28 |
| CHARTER OAK FIRE INSURANCE CO THE | \$166,357 | -15.71 | \$197,369 | -43.61 | \$349,977 | -18.72 |
| AMERICAN ECONOMY INSURANCE COMPANY | \$8,407 | -18.42 | \$10,305 | -22.17 | \$13,240 | -4.36 |
| NATIONAL SURETY CORPORATION | \$348,399 | -18.73 | \$428,699 | 8.57 | \$394,869 | -2.18 |
| TRANSPORTATION INSURANCE COMPANY | \$314,097 | -20.42 | \$394,707 | 718.45 | \$48,226 | -90.17 |
| ST PAUL MERCURY INSURANCE COMPANY | \$731,871 | -24.13 | \$964,649 | 7.82 | \$894,663 | 1.04 |
| GULF INSURANCE COMPANY | \$2,345 | -24.43 | \$3,103 | -45.24 | \$5,667 | 112.49 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

PERCENTAGE OF GROWTH ANALYSIS

| COMPANY NAME | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|--|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| SENTRY INSURANCE A MUTUAL COMPANY | \$159,990 | -27.69 | \$221,266 | 6.95 | \$206,885 | -2.87 |
| COMMERCE AND INDUSTRY INSURANCE CO | \$33,537 | -30.28 | \$48,105 | -21.99 | \$61,669 | -35.26 |
| PLANET INSURANCE COMPANY | \$352,429 | -30.65 | \$508,163 | -19.60 | \$632,015 | . |
| OLD REPUBLIC INSURANCE COMPANY | \$188,078 | -32.34 | \$277,978 | 31.88 | \$210,788 | . |
| NORTHWESTERN NATIONAL CASUALTY CO | \$18,277 | -32.65 | \$27,138 | -24.90 | \$36,138 | -3.60 |
| AMERICAN NATIONAL FIRE INSURANCE CO | \$582 | -35.19 | \$898 | -63.61 | \$2,468 | -98.44 |
| TRAVELERS INDEMNITY COMPANY | \$547,762 | -36.05 | \$856,536 | -3.38 | \$886,523 | -20.99 |
| VALLEY FORGE INSURANCE COMPANY | \$132,501 | -36.36 | \$208,196 | -21.97 | \$266,802 | -67.03 |
| FIRST SPECIALTY INSURANCE CORPORATION | \$15,000 | -38.65 | \$24,450 | 352.78 | \$5,400 | . |
| LIBERTY MUTUAL INSURANCE COMPANY | \$1,445,510 | -39.77 | \$2,399,977 | -4.61 | \$2,516,012 | -20.14 |
| INTERNATIONAL INSURANCE COMPANY* | \$873,987 | -40.39 | \$1,466,135 | -4.27 | \$1,531,539 | 28.73 |
| PENN AMERICA INS CO | \$15,256 | -44.24 | \$27,360 | -30.39 | \$39,305 | 54.90 |
| UNITED STATES FIRE INSURANCE CO* | \$540,281 | -45.36 | \$988,752 | 2.46 | \$965,036 | 3.08 |
| FIDELITY AND CASUALTY CO OF NY* | \$79 | -45.52 | \$145 | -91.79 | \$1,766 | -69.89 |
| TIG INSURANCE COMPANY | \$537,104 | -46.88 | \$1,011,062 | -5.17 | \$1,066,133 | . |
| ATLANTIC MUTUAL INSURANCE COMPANY | \$1,963 | -47.32 | \$3,726 | -33.35 | \$5,590 | -24.99 |
| ALLIANZ UNDERWRITERS INSURANCE COMPANY | \$61,500 | -47.66 | \$117,500 | -10.98 | \$132,000 | . |
| STANDARD FIRE INSURANCE COMPANY | \$13,959 | -47.70 | \$26,689 | -27.68 | \$36,904 | -70.44 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

| COMPANY NAME | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|---------------------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| WEST AMERICAN INSURANCE COMPANY | \$22,200 | -48.47 | \$43,083 | 26.38 | \$34,090 | 18.97 |
| PENNSYLVANIA GENERAL INSURANCE CO | \$34,696 | -49.57 | \$68,807 | 1.04 | \$68,097 | -62.56 |
| TRI STATE INSURANCE COMPANY | \$13,854 | -56.86 | \$32,112 | 87.20 | \$17,154 | 96.27 |
| NATIONWIDE PROPERTY & CASUALTY INS CO | \$145,018 | -57.91 | \$344,550 | -8.26 | \$375,576 | 3.07 |
| OHIO CASUALTY INSURANCE COMPANY | \$8,598 | -58.61 | \$20,773 | 11.48 | \$18,633 | 60.96 |
| EQUITY MUTUAL INSURANCE COMPANY | \$2,336 | -63.31 | \$6,366 | 25.74 | \$5,063 | . |
| ROYAL INDEMNITY COMPANY | \$284,217 | -67.02 | \$861,734 | -44.51 | \$1,552,993 | 228.27 |
| CAPITOL INDEMNITY CORPORATION | \$7,784 | -67.82 | \$24,188 | -13.91 | \$28,095 | . |
| GRANITE STATE INSURANCE COMPANY | \$544 | -68.13 | \$1,707 | -59.88 | \$4,255 | . |
| FARMERS AND MERCHANTS INSURANCE CO | \$42,094 | -69.42 | \$137,645 | -11.26 | \$155,104 | 130.38 |
| HARTFORD CASUALTY INS CO | \$11,654 | -71.88 | \$41,445 | 151.61 | \$16,472 | -4.17 |
| MICHIGAN MILLERS MUTUAL INS CO | \$15,060 | -73.63 | \$57,107 | 285.47 | \$14,815 | 183.59 |
| SOUTH CAROLINA INSURANCE COMPANY | \$236 | -76.06 | \$986 | -85.95 | \$7,017 | -17.12 |
| TRAVELERS INDEMNITY CO OF ILLINOIS | \$433,689 | -76.48 | \$1,843,771 | -13.84 | \$2,139,994 | 22.49 |
| HARTFORD FIRE INSURANCE COMPANY | \$35,728 | -77.44 | \$158,390 | -80.96 | \$831,847 | -3546.07 |
| AMERICAN FIRE & CASUALTY COMPANY | \$8,301 | -77.46 | \$36,829 | -5.69 | \$39,051 | 2.36 |
| CONTINENTAL CASUALTY COMPANY* | \$16,212 | -77.67 | \$72,618 | -39.77 | \$120,566 | -48.11 |
| NORTHERN INSURANCE CO OF NEW YORK | \$8,106 | -82.20 | \$45,546 | 53.19 | \$29,731 | . |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

| | 1993 WRITTEN PREMIUM | 1992-93 CHANGE IN PREMIUM | 1992 WRITTEN PREMIUM | 1991-92 CHANGE IN PREMIUM | 1991 WRITTEN PREMIUM | 1990-91 CHANGE IN PREMIUM |
|-----------------------------------|----------------------|---------------------------|----------------------|---------------------------|----------------------|---------------------------|
| | TOTAL | PERCENT | TOTAL | PERCENT | TOTAL | PERCENT |
| COMPANY NAME | | | | | | |
| MARYLAND CASUALTY COMPANY | \$15,590 | -87.76 | \$127,341 | 23.56 | \$103,062 | -1729.95 |
| MID CONTINENT CASUALTY COMPANY | \$241 | -88.05 | \$2,016 | 5500.00 | \$36 | . |
| NORTHLAND INSURANCE COMPANY | \$278 | -90.75 | \$3,006 | -19.24 | \$3,722 | -31.38 |
| FIREMANS FUND INSURANCE COMPANY | \$4,778 | -95.09 | \$97,274 | 84.27 | \$52,788 | 126.92 |
| AMERISURE INSURANCE COMPANY | \$682 | -96.83 | \$21,504 | 366.36 | \$4,611 | -12.42 |
| FIRST FINANCIAL INSURANCE COMPANY | \$48 | -99.31 | \$6,955 | -65.11 | \$19,936 | . |
| ASSURANCE COMPANY OF AMERICA | \$44 | -99.95 | \$83,664 | 132.07 | \$36,051 | -30912.82 |
| TOTAL | \$36,745,990 | 1.52 | \$36,196,156 | -1.37 | \$36,697,276 | -10.16 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| RELIANCE INSURANCE COMPANY | \$4,660,066 | 12.68 | \$4,722,280 | \$4,000 | \$-292,695 | -6.20 |
| NATIONAL UNION FIRE INS CO OF PITTSBURG | \$3,342,955 | 9.10 | \$3,532,729 | \$5,915,581 | \$7,346,929 | 207.97 |
| ST PAUL FIRE & MARINE INSURANCE CO | \$1,649,803 | 4.49 | \$1,728,617 | \$437,928 | \$-340,460 | -19.70 |
| LIBERTY MUTUAL INSURANCE COMPANY | \$1,445,510 | 3.93 | \$1,013,975 | \$1,150,428 | \$-708,712 | -69.89 |
| FEDERAL INSURANCE COMPANY | \$1,281,336 | 3.49 | \$1,436,916 | \$1,010,474 | \$750,037 | 52.20 |
| FEDERATED MUTUAL INSURANCE COMPANY | \$1,175,837 | 3.20 | \$1,085,349 | \$422,727 | \$900,806 | 83.00 |
| ZURICH INSURANCE COMPANY | \$1,086,632 | 2.96 | \$1,164,270 | \$206,065 | \$-362,542 | -31.14 |
| LUMBERMENS MUTUAL CASUALTY CO | \$888,690 | 2.42 | \$837,560 | \$11,160 | \$19,737 | 2.36 |
| INTERNATIONAL INSURANCE COMPANY* | \$873,987 | 2.38 | \$1,272,839 | \$25,264 | \$795,310 | 62.48 |
| ROYAL INSURANCE COMPANY OF AMERICA | \$770,026 | 2.10 | \$571,824 | \$16,000 | \$2,954 | 0.52 |
| HOME INDEMNITY COMPANY THE | \$736,219 | 2.00 | \$588,617 | \$-26,032 | \$2,099,772 | 356.73 |
| ST PAUL MERCURY INSURANCE COMPANY | \$731,871 | 1.99 | \$770,735 | \$16,467 | \$92,959 | 12.06 |
| TRANSCONTINENTAL INSURANCE COMPANY | \$720,165 | 1.96 | \$735,545 | \$1,020,507 | \$2,256,919 | 306.84 |
| HOME INSURANCE COMPANY THE | \$710,686 | 1.93 | \$641,286 | \$-370 | \$737,879 | 115.06 |
| CONTINENTAL INSURANCE COMPANY THE* | \$671,799 | 1.83 | \$670,290 | \$1,545,234 | \$1,655,531 | 246.99 |
| EMPLOYERS INSURANCE OF WAUSAU A MUTUAL | \$653,077 | 1.78 | \$618,518 | \$32,315 | \$890,963 | 144.05 |
| TRAVELERS INDEMNITY COMPANY | \$547,762 | 1.49 | \$134,072 | \$528,493 | \$-416,733 | -310.83 |
| WESTCHESTER FIRE INSURANCE COMPANY* | \$546,571 | 1.49 | \$139,739 | \$6,336 | \$5,716 | 4.09 |
| UNITED STATES FIRE INSURANCE CO* | \$540,281 | 1.47 | \$818,196 | \$31,600 | \$-496,763 | -60.71 |
| TIG INSURANCE COMPANY | \$537,104 | 1.46 | \$591,609 | \$0 | \$151,900 | 25.68 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|-------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| AMERICAN MOTORISTS INSURANCE CO | \$529,308 | 1.44 | \$514,624 | \$101,063 | \$324,236 | 63.00 |
| INSURANCE COMPANY OF NORTH AMERICA | \$517,246 | 1.41 | \$400,241 | \$596,565 | \$576,966 | 144.15 |
| UNITED FIRE AND CASUALTY COMPANY | \$509,965 | 1.39 | \$492,541 | \$2,802 | \$30,660 | 6.22 |
| TWIN CITY FIRE INS CO | \$439,555 | 1.20 | \$458,329 | \$5,325 | \$-511,716 | -111.65 |
| TRAVELERS INDEMNITY CO OF ILLINOIS | \$433,689 | 1.18 | \$1,133,261 | \$275,991 | \$277,249 | 24.46 |
| GREAT NORTHERN INSURANCE COMPANY | \$425,969 | 1.16 | \$484,120 | \$5,977 | \$98,908 | 20.43 |
| LIBERTY INSURANCE CORPORATION | \$384,514 | 1.05 | \$382,978 | \$22,193 | \$274,135 | 71.58 |
| RANGER INSURANCE COMPANY | \$372,099 | 1.01 | \$353,578 | \$73,976 | \$-213,371 | -60.35 |
| UNIVERSAL UNDERWRITERS INS CO | \$357,753 | 0.97 | \$357,752 | \$74,920 | \$262,678 | 73.42 |
| RELIANCE NATIONAL INDEMNITY COMPANY | \$352,429 | 0.96 | \$461,696 | \$0 | \$365,325 | 79.13 |
| NATIONAL SURETY CORPORATION | \$348,399 | 0.95 | \$391,199 | \$0 | \$-226,498 | -57.90 |
| WAUSAU UNDERWRITERS INS CO | \$347,681 | 0.95 | \$352,159 | \$798 | \$651,569 | 185.02 |
| FIREMANS FUND INS CO OF WISCONSIN | \$341,297 | 0.93 | \$339,247 | \$0 | \$524,128 | 154.50 |
| SECURA INSURANCE A MUTUAL COMPANY | \$323,511 | 0.88 | \$206,389 | \$0 | \$0 | 0.00 |
| TRANSPORTATION INSURANCE COMPANY | \$314,097 | 0.85 | \$321,267 | \$3,115,859 | \$-2,718,198 | -846.09 |
| JOHN DEERE INSURANCE COMPANY | \$285,467 | 0.78 | \$284,790 | \$85,370 | \$503,001 | 176.62 |
| ROYAL INDEMNITY COMPANY | \$284,217 | 0.77 | \$533,320 | \$16,936 | \$881,305 | 165.25 |
| LIBERTY MUTUAL FIRE INSURANCE CO | \$281,998 | 0.77 | \$293,439 | \$16,164 | \$-16,503 | -5.62 |
| AMERICAN STATES INSURANCE COMPANY* | \$260,710 | 0.71 | \$265,075 | \$5,327 | \$124,237 | 46.87 |
| AMERICAN CASUALTY CO OF READING PA | \$233,451 | 0.64 | \$226,041 | \$10,819 | \$-61,631 | -27.27 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| INDIANA LUMBERMENS MUTUAL INS CO | \$231,018 | 0.63 | \$214,142 | \$2,322 | \$13,718 | 6.41 |
| GENERAL ACCIDENT INS CO OF AMERICA | \$219,840 | 0.60 | \$191,225 | \$0 | \$50,228 | 26.27 |
| EMPLOYERS MUTUAL CASUALTY COMPANY | \$199,215 | 0.54 | \$199,947 | \$9,418 | \$-57,149 | -28.58 |
| OLD REPUBLIC INSURANCE COMPANY | \$188,078 | 0.51 | \$165,584 | \$35,845 | \$-53,858 | -32.53 |
| AMCO INSURANCE COMPANY | \$185,403 | 0.50 | \$140,168 | \$653 | \$2,653 | 1.89 |
| AETNA CASUALTY AND SURETY COMPANY | \$181,537 | 0.49 | \$168,821 | \$845,011 | \$-1,866,809 | -1,105.79 |
| TRAVELERS INDEMNITY CO OF AMERICA | \$180,202 | 0.49 | \$183,736 | \$0 | \$140,178 | 76.29 |
| GLENS FALLS INSURANCE COMPANY THE | \$174,722 | 0.48 | \$186,568 | \$256,350 | \$202,777 | 108.69 |
| CHARTER OAK FIRE INSURANCE CO THE | \$166,357 | 0.45 | \$172,692 | \$466,587 | \$828,523 | 479.77 |
| SENTRY INSURANCE A MUTUAL COMPANY | \$159,990 | 0.44 | \$176,332 | \$3,010 | \$649,799 | 368.51 |
| CINCINNATI INS CO THE | \$156,135 | 0.42 | \$159,728 | \$0 | \$0 | 0.00 |
| NATIONWIDE PROPERTY & CASUALTY INS CO | \$145,018 | 0.39 | \$253,134 | \$149,240 | \$137,494 | 54.32 |
| TRUCK INSURANCE EXCHANGE | \$144,784 | 0.39 | \$180,356 | \$0 | \$69,709 | 38.65 |
| TOKIO MARINE AND FIRE INS CO LTD (US BR | \$144,700 | 0.39 | \$132,315 | \$0 | \$-94,440 | -71.38 |
| MILLERS MUTUAL INS ASSN OF ILLINOIS | \$139,207 | 0.38 | \$135,038 | \$44,599 | \$-26,653 | -19.74 |
| STATE AUTOMOBILE MUTUAL INS CO | \$139,187 | 0.38 | \$95,669 | \$0 | \$0 | 0.00 |
| VALLEY FORGE INSURANCE COMPANY | \$132,501 | 0.36 | \$133,352 | \$17,608 | \$139,973 | 104.97 |
| AMERICAN AUTOMOBILE INSURANCE CO | \$122,623 | 0.33 | \$24,445 | \$0 | \$45,107 | 184.52 |
| HAWKEYE SECURITY INSURANCE COMPANY | \$121,875 | 0.33 | \$186,252 | \$29,321 | \$139,029 | 74.65 |
| ALLIED MUTUAL INS CO | \$120,272 | 0.33 | \$112,494 | \$840 | \$840 | 0.75 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|--------------|-----------------|------------|
| AMERICAN AND FOREIGN INSURANCE CO | \$117,293 | 0.32 | \$114,540 | \$-20 | \$35,924 | 31.36 |
| INSURANCE CO OF THE STATE OF PA | \$112,000 | 0.30 | \$103,257 | \$0 | \$43,267 | 41.90 |
| NATIONWIDE MUTUAL INSURANCE COMPANY | \$111,956 | 0.30 | \$114,462 | \$43,518 | \$149,786 | 130.86 |
| NORTH AMERICAN SPECIALTY INS CO | \$107,450 | 0.29 | \$39,008 | \$0 | \$10,284 | 26.36 |
| FIREMENS INS CO OF NEWARK, NEW JERSEY | \$104,113 | 0.28 | \$108,171 | \$63,810 | \$62,986 | 58.23 |
| UNITED STATES FIDELITY & GUARANTY CO | \$93,964 | 0.26 | \$83,260 | \$456,797 | \$2,713,902 | 3,259.55 |
| SHELTER MUTUAL INSURANCE CO | \$93,884 | 0.26 | \$80,649 | \$13,639 | \$34,514 | 42.80 |
| AMERICAN INSURANCE COMPANY THE | \$92,651 | 0.25 | \$67,891 | \$-4,986,376 | \$-5,298,560 | -7,804.51 |
| RLI INSURANCE COMPANY | \$81,036 | 0.22 | \$60,337 | \$30,000 | \$-170,371 | -282.37 |
| ATLAS INSURANCE COMPANY | \$76,274 | 0.21 | \$61,732 | \$0 | \$-5,000 | -8.10 |
| GRINNELL MUTUAL REINSURANCE COMPANY | \$75,649 | 0.21 | \$66,430 | \$4,583 | \$-45,829 | -68.99 |
| NATIONWIDE MUTUAL FIRE INSURANCE CO | \$70,177 | 0.19 | \$45,940 | \$50,000 | \$70,323 | 153.08 |
| GLOBE INDEMNITY COMPANY | \$66,798 | 0.18 | \$58,989 | \$9,900 | \$1,797 | 3.05 |
| NEW YORK FRONTIER INSURANCE COMPANY | \$62,566 | 0.17 | \$62,002 | \$0 | \$-27,310 | -44.05 |
| ALLIANZ UNDERWRITERS INSURANCE COMPANY | \$61,500 | 0.17 | \$61,500 | \$0 | \$243,934 | 396.64 |
| GRAIN DEALERS MUTUAL INSURANCE CO | \$60,680 | 0.17 | \$57,627 | \$8,587 | \$11,129 | 19.31 |
| FIDELITY AND GUARANTY INS UNDERWRITERS | \$57,442 | 0.16 | \$19,562 | \$0 | \$-11,123 | -56.86 |
| SKANDIA U S INSURANCE COMPANY* | \$56,977 | 0.16 | \$47,265 | \$0 | \$80,675 | 170.69 |
| SAFECO INSURANCE CO OF AMERICA | \$51,601 | 0.14 | \$25,853 | \$0 | \$-44,734 | -173.03 |
| AUTOMOBILE INS CO OF HARTFORD CT | \$51,508 | 0.14 | \$49,668 | \$105 | \$16,001 | 32.22 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| HARTFORD ACCIDENT & INDEMNITY CO* | \$50,976 | 0.14 | \$50,976 | \$-858,608 | \$-1,876,974 | -3,682.07 |
| STATE AUTO PROPERTY & CASUALTY INS CO | \$48,004 | 0.13 | \$9,000 | \$0 | \$0 | 0.00 |
| COLUMBIA MUTUAL INSURANCE CO | \$44,321 | 0.12 | \$40,093 | \$0 | \$0 | 0.00 |
| COMMERCIAL UNION INSURANCE COMPANY | \$43,424 | 0.12 | \$30,501 | \$21,100 | \$21,333 | 69.94 |
| UNITED SECURITY INSURANCE COMPANY | \$43,077 | 0.12 | \$46,395 | \$615 | \$-19,260 | -41.51 |
| FARMERS AND MERCHANTS INSURANCE CO | \$42,094 | 0.11 | \$71,747 | \$0 | \$10,936 | 15.24 |
| MICHIGAN MUTUAL INSURANCE COMPANY | \$38,244 | 0.10 | \$16,179 | \$4,735 | \$63,962 | 395.34 |
| HARTFORD FIRE INSURANCE COMPANY | \$35,728 | 0.10 | \$30,581 | \$-5,000 | \$-664,615 | -2,173.29 |
| COLONIA INSURANCE COMPANY | \$35,336 | 0.10 | \$27,843 | \$0 | \$540,185 | 1,940.11 |
| PENNSYLVANIA GENERAL INSURANCE CO | \$34,696 | 0.09 | \$42,049 | \$6,250 | \$-3,777 | -8.98 |
| AMERICAN FAMILY MUTUAL INS CO | \$34,644 | 0.09 | \$29,768 | \$53,500 | \$263,844 | 886.33 |
| MUTUAL SERVICE CASUALTY INSURANCE CO | \$34,150 | 0.09 | \$22,391 | \$0 | \$11,576 | 51.70 |
| COMMERCE AND INDUSTRY INSURANCE CO | \$33,537 | 0.09 | \$42,162 | \$-1,500 | \$-18,972 | -45.00 |
| TRAVELERS INDEMNITY CO OF RHODE ISLAND | \$31,136 | 0.08 | \$19,772 | \$0 | \$20,905 | 105.73 |
| MINNESOTA FIRE AND CASUALTY COMPANY | \$30,856 | 0.08 | \$30,461 | \$0 | \$0 | 0.00 |
| FARMERS ALLIANCE MUTUAL INS CO | \$25,687 | 0.07 | \$20,414 | \$0 | \$0 | 0.00 |
| NORTHBROOK NATIONAL INS CO | \$24,350 | 0.07 | \$14,339 | \$0 | \$8,843 | 61.67 |
| CIGNA INSURANCE COMPANY | \$23,540 | 0.06 | \$21,788 | \$0 | \$7,160 | 32.86 |
| WEST AMERICAN INSURANCE COMPANY | \$22,200 | 0.06 | \$34,482 | \$0 | \$-6,310 | -18.30 |
| NORTHWESTERN NATIONAL CASUALTY CO | \$18,277 | 0.05 | \$19,761 | \$0 | \$0 | 0.00 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| COMPANY NAME: | | | | | | |
| AMERICAN MANUFACTURERS MUTUAL INS CO | \$18,192 | 0.05 | \$21,464 | \$40 | \$8,109 | 37.78 |
| NN INSURANCE COMPANY | \$17,249 | 0.05 | \$17,250 | \$0 | \$0 | 0.00 |
| CONTINENTAL CASUALTY COMPANY* | \$16,212 | 0.04 | \$269,854 | \$28,621 | \$-493,102 | -182.73 |
| NEW HAMPSHIRE INSURANCE COMPANY | \$15,599 | 0.04 | \$18,999 | \$0 | \$-59,069 | -310.91 |
| MARYLAND CASUALTY COMPANY | \$15,590 | 0.04 | \$26,748 | \$0 | \$-23,318 | -87.18 |
| PENN AMERICA INS CO | \$15,256 | 0.04 | \$22,842 | \$2,623 | \$-8,118 | -35.54 |
| MICHIGAN MILLERS MUTUAL INS CO | \$15,060 | 0.04 | \$37,490 | \$53,429 | \$58,329 | 155.59 |
| FIRST SPECIALTY INSURANCE CORPORATION | \$15,000 | 0.04 | \$20,319 | \$0 | \$10,167 | 50.04 |
| GENERAL CASUALTY CO OF WISCONSIN | \$14,023 | 0.04 | \$11,633 | \$0 | \$351 | 3.02 |
| STANDARD FIRE INSURANCE COMPANY | \$13,959 | 0.04 | \$13,182 | \$0 | \$-26,462 | -200.74 |
| TRI STATE INSURANCE COMPANY | \$13,854 | 0.04 | \$20,491 | \$900 | \$-20,536 | -100.22 |
| ALLSTATE INSURANCE COMPANY | \$13,275 | 0.04 | \$9,329 | \$14,570 | \$-355,864 | -3,814.60 |
| HARTFORD CASUALTY INS CO | \$11,654 | 0.03 | \$13,265 | \$0 | \$-2,322 | -17.50 |
| MT AIRY INSURANCE COMPANY | \$10,570 | 0.03 | \$4,659 | \$0 | \$1,888 | 40.52 |
| ATLANTIC INSURANCE COMPANY | \$8,828 | 0.02 | \$9,034 | \$0 | \$0 | 0.00 |
| OHIO CASUALTY INSURANCE COMPANY | \$8,598 | 0.02 | \$19,181 | \$0 | \$-566 | -2.95 |
| AMERICAN ECONOMY INSURANCE COMPANY | \$8,407 | 0.02 | \$8,676 | \$0 | \$0 | 0.00 |
| BITUMINOUS CASUALTY CORPORATION | \$8,353 | 0.02 | \$9,995 | \$0 | \$39,800 | 398.20 |
| AMERICAN FIRE & CASUALTY COMPANY | \$8,301 | 0.02 | \$20,637 | \$12,069 | \$3,881 | 18.81 |
| NORTHERN INSURANCE CO OF NEW YORK | \$8,106 | 0.02 | \$11,932 | \$1,826 | \$-536,983 | -4,500.36 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| CAPITOL INDEMNITY CORPORATION | \$7,784 | 0.02 | \$17,775 | \$0 | \$0 | 0.00 |
| NORTHBROOK INDEMNITY CO | \$6,370 | 0.02 | \$2,585 | \$0 | \$2,956 | 114.35 |
| FIREMANS FUND INSURANCE COMPANY | \$4,778 | 0.01 | \$64,391 | \$6,000 | \$217,439 | 337.69 |
| TRINITY UNIVERSAL INS CO OF KANSAS INC | \$4,757 | 0.01 | \$2,669 | \$0 | \$0 | 0.00 |
| REGENT INSURANCE COMPANY | \$4,649 | 0.01 | \$1,958 | \$0 | \$93 | 4.75 |
| SHELTER GENERAL INS CO | \$3,068 | 0.01 | \$3,405 | \$0 | \$57,994 | 1,703.20 |
| PROVIDENCE WASHINGTON INSURANCE CO | \$2,923 | 0.01 | \$3,192 | \$0 | \$13,067 | 409.37 |
| EMPIRE FIRE AND MARINE INSURANCE CO | \$2,618 | 0.01 | \$1,912 | \$0 | \$0 | 0.00 |
| NATIONAL FIRE INS CO OF HARTFORD | \$2,559 | 0.01 | \$2,554 | \$0 | \$-753 | -29.48 |
| GULF INSURANCE COMPANY | \$2,345 | 0.01 | \$2,715 | \$0 | \$-29,700 | -1,093.92 |
| EQUITY MUTUAL INSURANCE COMPANY | \$2,336 | 0.01 | \$4,680 | \$0 | \$0 | 0.00 |
| COUNTRY MUTUAL INSURANCE COMPANY | \$2,271 | 0.01 | \$2,281 | \$0 | \$1,378 | 60.41 |
| ATLANTIC MUTUAL INSURANCE COMPANY | \$1,963 | 0.01 | \$2,624 | \$0 | \$10,331 | 393.71 |
| CASUALTY RECIPROCAL EXCHANGE | \$1,607 | 0.00 | \$2,155 | \$0 | \$0 | 0.00 |
| AETNA CASUALTY & SURETY CO OF IL | \$1,408 | 0.00 | \$-358 | \$0 | \$-1,439 | 401.96 |
| AMERICAN EMPLOYERS INSURANCE CO | \$1,055 | 0.00 | \$923 | \$0 | \$14 | 1.52 |
| VIGILANT INSURANCE COMPANY | \$1,007 | 0.00 | \$191 | \$0 | \$-465 | -243.46 |
| STAR INSURANCE COMPANY | \$997 | 0.00 | \$1,038 | \$0 | \$-480 | -46.24 |
| OAK RIVER INSURANCE COMPANY | \$967 | 0.00 | \$244 | \$0 | \$57 | 23.36 |
| GENERAL INSURANCE CO OF AMERICA | \$831 | 0.00 | \$822 | \$0 | \$44,567 | 5,421.78 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|-------------------------------------|-----------------|--------------|----------------|-------------|-----------------|-------------|
| UTICA MUTUAL INSURANCE COMPANY | \$706 | 0.00 | \$600 | \$0 | \$500 | 83.33 |
| AMERISURE INSURANCE COMPANY | \$682 | 0.00 | \$13,144 | \$0 | \$-7,362 | -56.01 |
| AMERICAN NATIONAL FIRE INSURANCE CO | \$582 | 0.00 | \$223 | \$0 | \$-412,310 | -184,892.38 |
| STATE FARM FIRE AND CASUALTY CO | \$576 | 0.00 | \$1,165 | \$25,000 | \$-68 | -5.84 |
| SECURITY NATIONAL INSURANCE COMPANY | \$561 | 0.00 | \$600 | \$0 | \$0 | 0.00 |
| GRANITE STATE INSURANCE COMPANY | \$544 | 0.00 | \$1,035 | \$1,002,930 | \$1,002,141 | 96,825.22 |
| TRINITY UNIVERSAL INSURANCE COMPANY | \$537 | 0.00 | \$1,282 | \$0 | \$0 | 0.00 |
| BROTHERHOOD MUTUAL INSURANCE CO | \$512 | 0.00 | \$154 | \$0 | \$0 | 0.00 |
| SELECT INSURANCE COMPANY | \$494 | 0.00 | \$535 | \$0 | \$0 | 0.00 |
| AMERICAN FIRE AND INDEMNITY COMPANY | \$472 | 0.00 | \$208 | \$0 | \$0 | 0.00 |
| UNITED PACIFIC INSURANCE COMPANY | \$349 | 0.00 | \$47 | \$0 | \$20 | 42.55 |
| GREAT AMERICAN INSURANCE COMPANY | \$318 | 0.00 | \$133 | \$0 | \$-1,040 | -781.95 |
| NORTHLAND INSURANCE COMPANY | \$278 | 0.00 | \$1,179 | \$0 | \$-594 | -50.38 |
| MID CONTINENT CASUALTY COMPANY | \$241 | 0.00 | \$545 | \$0 | \$0 | 0.00 |
| SOUTH CAROLINA INSURANCE COMPANY | \$236 | 0.00 | \$495 | \$417 | \$-541 | -109.29 |
| AETNA CASUALTY CO OF CONNECTICUT | \$228 | 0.00 | \$228 | \$10,590 | \$10,741 | 4,710.96 |
| AMERICAN INDEMNITY COMPANY | \$125 | 0.00 | \$61 | \$0 | \$0 | 0.00 |
| FIDELITY AND CASUALTY CO OF NY* | \$79 | 0.00 | \$81 | \$0 | \$-33,370 | -41,197.53 |
| FIRST NATIONAL INS CO OF AMERICA | \$61 | 0.00 | \$424 | \$0 | \$-1,491 | -351.65 |
| FIRST FINANCIAL INSURANCE COMPANY | \$48 | 0.00 | \$1,746 | \$0 | \$-2,487 | -142.44 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|-------------------------------------|-----------------|--------------|----------------|--------------|-----------------|------------|
| ASSURANCE COMPANY OF AMERICA | \$44 | 0.00 | \$45 | \$4,167 | \$-1,049 | -2,331.11 |
| PHOENIX INSURANCE COMPANY THE | \$30 | 0.00 | \$268 | \$0 | \$-77,981 | -29,097.39 |
| J C PENNEY CASUALTY INSURANCE CO | \$0 | 0.00 | \$0 | \$89 | \$0 | . |
| FARMLAND MUTUAL INSURANCE COMPANY | \$0 | 0.00 | \$15 | \$0 | \$0 | 0.00 |
| AMERICAN HOME ASSURANCE COMPANY | \$0 | 0.00 | \$0 | \$871 | \$871 | . |
| BIRMINGHAM FIRE INS CO OF PA | \$0 | 0.00 | \$0 | \$0 | \$-6,709 | . |
| NATIONAL INDEMNITY COMPANY | \$0 | 0.00 | \$0 | \$-1,324,817 | \$-1,315,502 | . |
| BITUMINOUS FIRE AND MARINE INS CO | \$0 | 0.00 | \$0 | \$0 | \$4,500 | . |
| LONDON ASSURANCE OF AMERICA INC THE | \$0 | 0.00 | \$0 | \$0 | \$-755 | . |
| SEA INSURANCE CO OF AMERICA THE | \$0 | 0.00 | \$0 | \$0 | \$3,070 | . |
| CIGNA PROPERTY & CASUALTY INS CO | \$0 | 0.00 | \$0 | \$0 | \$-8,601 | . |
| CENTURY INDEMNITY COMPANY | \$0 | 0.00 | \$20,724 | \$0 | \$193,660 | 934.47 |
| INDUSTRIAL INDEMNITY COMPANY* | \$0 | 0.00 | \$0 | \$0 | \$4 | . |
| NORTH RIVER INSURANCE COMPANY THE* | \$0 | 0.00 | \$0 | \$0 | \$-77,327 | . |
| ASSOCIATED INDEMNITY CORPORATION | \$0 | 0.00 | \$0 | \$0 | \$-22,739 | . |
| GOVERNMENT EMPLOYEES INSURANCE CO | \$0 | 0.00 | \$0 | \$0 | \$70,871 | . |
| STONEWALL INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-221,913 | . |
| CITY INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$4,000 | \$-124,000 | . |
| PACIFIC EMPLOYERS INSURANCE COMPANY | \$0 | 0.00 | \$-30,079 | \$0 | \$-39,672 | 131.89 |
| ECONOMY FIRE & CASUALTY COMPANY | \$0 | 0.00 | \$788 | \$0 | \$0 | 0.00 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| NATIONAL AMERICAN INS CO OF CALIFORNIA | \$0 | 0.00 | \$0 | \$0 | \$-1,859 | . |
| NORTHWESTERN NATIONAL INS CO | \$0 | 0.00 | \$0 | \$0 | \$5,445 | . |
| SAFEGUARD INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-33 | . |
| ST PAUL GUARDIAN INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-30 | . |
| SECURITY INSURANCE CO OF HARTFORD | \$0 | 0.00 | \$0 | \$0 | \$-29,424 | . |
| TIG PREMIER INSURANCE COMPANY | \$0 | 0.00 | \$187 | \$0 | \$0 | 0.00 |
| AGRICULTURAL INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-134 | . |
| VALIANT INS CO | \$0 | 0.00 | \$57 | \$0 | \$-111 | -194.74 |
| PRUDENTIAL REINSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$103,632 | . |
| ZURICH AMERICAN INS CO OF ILLINOIS | \$0 | 0.00 | \$0 | \$0 | \$-19,000 | . |
| HOME INSURANCE COMPANY OF INDIANA, THE | \$0 | 0.00 | \$0 | \$0 | \$34,000 | . |
| HARTFORD UNDERWRITERS INSURANCE CO | \$0 | 0.00 | \$0 | \$0 | \$-51 | . |
| BANKERS INSURANCE COMPANY | \$0 | 0.00 | \$3,542 | \$0 | \$-832 | -23.49 |
| FIDELITY AND GUARANTY INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$12 | . |
| INSURANCE COMPANY OF EVANSTON | \$0 | 0.00 | \$128 | \$0 | \$378 | 295.31 |
| AMERICAN ZURICH INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-11,978 | . |
| HOME INSURANCE CO OF WISCONSIN THE | \$0 | 0.00 | \$0 | \$0 | \$10,000 | . |
| AMERICAN GUARANTEE & LIABILITY INS CO | \$-6 | -0.00 | \$381 | \$0 | \$-19,447 | -5,104.20 |
| LITITZ MUTUAL INSURANCE COMPANY | \$-7 | -0.00 | \$-151 | \$500 | \$500 | -331.13 |
| YORK INSURANCE COMPANY | \$-24 | -0.00 | \$65 | \$0 | \$40 | 61.54 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1993

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|--------------|-----------------|------------|
| ALLIANZ INSURANCE COMPANY | \$ -94 | -0.00 | \$ -94 | \$0 | \$ -2,915 | 3,101.06 |
| HOUSTON GENERAL INS CO | \$ -135 | -0.00 | \$237 | \$0 | \$ -3,068 | -1,294.51 |
| KANSAS CITY FIRE & MARINE INS CO | \$ -137 | -0.00 | \$116 | \$0 | \$ -385 | -331.90 |
| AMERICAN ALLIANCE INSURANCE COMPANY | \$ -203 | -0.00 | \$ -127 | \$0 | \$ -641 | 504.72 |
| AETNA CASUALTY & SURETY OF AMERICA | \$ -268 | -0.00 | \$ -826 | \$2,515 | \$ -2,925 | 354.12 |
| KENTUCKY INSURANCE COMPANY | \$ -421 | -0.00 | \$1,295 | \$0 | \$94 | 7.26 |
| POTOMAC INSURANCE CO OF ILLINOIS | \$ -1,510 | -0.00 | \$9,457 | \$2,206 | \$ -1,966 | -20.79 |
| CONTINENTAL WESTERN INSURANCE CO | \$ -6,744 | -0.02 | \$ -3,145 | \$3,903 | \$ -16,503 | 524.74 |
| HIGHLANDS INSURANCE COMPANY | \$ -8,261 | -0.02 | \$ -3,713 | \$0 | \$0 | 0.00 |
| FARMINGTON CASUALTY COMPANY | \$ -9,896 | -0.03 | \$ -17,788 | \$0 | \$4,364 | -24.53 |
| NORTHBROOK PROPERTY & CASUALTY INS CO | \$ -12,578 | -0.03 | \$7,237 | \$24,000 | \$ -71,332 | -985.66 |
| TOTAL | \$36,745,990 | 100.00 | \$37,205,095 | \$13,417,150 | \$10,605,479 | 28.51 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| RELIANCE INSURANCE COMPANY | \$3,509,692 | 9.70 | \$3,317,972 | \$323 | \$2,494,099 | 75.17 |
| NATIONAL UNION FIRE INS CO OF PITTSBURG | \$2,566,871 | 7.09 | \$1,559,067 | \$1,235,439 | \$1,528,257 | 98.02 |
| LIBERTY MUTUAL INSURANCE COMPANY | \$2,399,977 | 6.63 | \$2,316,095 | \$1,667,783 | \$2,360,897 | 101.93 |
| TRAVELERS INDEMNITY CO OF ILLINOIS | \$1,843,771 | 5.09 | \$2,431,744 | \$1,658,750 | \$1,275,623 | 52.46 |
| ST PAUL FIRE & MARINE INSURANCE CO | \$1,805,535 | 4.99 | \$2,167,639 | \$73,750 | \$938,447 | 43.29 |
| FEDERAL INSURANCE COMPANY | \$1,486,661 | 4.11 | \$1,413,680 | \$380,509 | \$939,027 | 66.42 |
| INTERNATIONAL INSURANCE COMPANY* | \$1,466,135 | 4.05 | \$1,575,636 | \$0 | \$-435,094 | -27.61 |
| FEDERATED MUTUAL INSURANCE COMPANY | \$1,284,725 | 3.55 | \$1,414,450 | \$343,922 | \$1,035,129 | 73.18 |
| ZURICH INSURANCE COMPANY | \$1,059,994 | 2.93 | \$1,103,879 | \$595,244 | \$926,924 | 83.97 |
| TIG INSURANCE COMPANY | \$1,011,062 | 2.79 | \$1,120,321 | \$3,666,158 | \$-2,455,740 | -219.20 |
| UNITED STATES FIRE INSURANCE CO* | \$988,752 | 2.73 | \$881,453 | \$693,033 | \$879,237 | 99.75 |
| ST PAUL MERCURY INSURANCE COMPANY | \$964,649 | 2.67 | \$984,445 | \$239,681 | \$295,177 | 29.98 |
| ROYAL INDEMNITY COMPANY | \$861,734 | 2.38 | \$1,213,839 | \$25,000 | \$-32,188 | -2.65 |
| TRAVELERS INDEMNITY COMPANY | \$856,536 | 2.37 | \$-250,116 | \$290,645 | \$-868,506 | 347.24 |
| EMPLOYERS INSURANCE OF WAUSAU A MUTUAL | \$618,504 | 1.71 | \$641,721 | \$53,160 | \$232,439 | 36.22 |
| TRANSCONTINENTAL INSURANCE COMPANY | \$599,579 | 1.66 | \$589,139 | \$-959,281 | \$-254,094 | -43.13 |
| HOME INSURANCE COMPANY THE | \$546,870 | 1.51 | \$438,098 | \$17,350 | \$158,101 | 36.09 |
| PLANET INSURANCE COMPANY | \$508,163 | 1.40 | \$577,672 | \$0 | \$-33,317 | -5.77 |
| CONTINENTAL INSURANCE COMPANY THE* | \$499,680 | 1.38 | \$477,418 | \$1,501,114 | \$985,719 | 206.47 |
| GREAT NORTHERN INSURANCE COMPANY | \$495,016 | 1.37 | \$474,888 | \$161,795 | \$-34,498 | -7.26 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|--------------|-----------------|------------|
| UNITED FIRE AND CASUALTY COMPANY | \$456,719 | 1.26 | \$452,879 | \$30,956 | \$28,504 | 6.29 |
| NATIONAL SURETY CORPORATION | \$428,699 | 1.18 | \$410,024 | \$0 | \$327,329 | 79.83 |
| TRANSPORTATION INSURANCE COMPANY | \$394,707 | 1.09 | \$382,114 | \$-2,544,569 | \$4,024,625 | 1,053.25 |
| UNIVERSAL UNDERWRITERS INS CO | \$360,690 | 1.00 | \$360,690 | \$32,207 | \$325,733 | 90.31 |
| NATIONWIDE PROPERTY & CASUALTY INS CO | \$344,550 | 0.95 | \$305,020 | \$189,417 | \$355,055 | 116.40 |
| RANGER INSURANCE COMPANY | \$335,497 | 0.93 | \$371,756 | \$57,650 | \$81,304 | -21.87 |
| LUMBERMENS MUTUAL CASUALTY CO | \$331,308 | 0.92 | \$302,248 | \$2,468 | \$63,625 | 21.05 |
| WAUSAU UNDERWRITERS INS CO | \$320,539 | 0.89 | \$317,990 | \$71,534 | \$124,931 | 39.29 |
| INSURANCE COMPANY OF NORTH AMERICA | \$310,945 | 0.86 | \$813,532 | \$663,501 | \$46,726 | 5.74 |
| OLD REPUBLIC INSURANCE COMPANY | \$277,978 | 0.77 | \$283,426 | \$5,193 | \$65,193 | 23.00 |
| HOME INDEMNITY COMPANY THE | \$277,808 | 0.77 | \$192,386 | \$439,594 | \$238,064 | 123.74 |
| LIBERTY INSURANCE CORPORATION | \$245,140 | 0.68 | \$289,304 | \$12,786 | \$31,853 | 11.01 |
| AMERICAN STATES INSURANCE COMPANY* | \$241,266 | 0.67 | \$247,973 | \$4,331 | \$45,796 | 18.47 |
| SENTRY INSURANCE A MUTUAL COMPANY | \$221,266 | 0.61 | \$220,282 | \$5,998 | \$-74,575 | -33.85 |
| EMPLOYERS MUTUAL CASUALTY COMPANY | \$216,106 | 0.60 | \$226,709 | \$82 | \$126,007 | 55.58 |
| JOHN DEERE INSURANCE COMPANY | \$214,116 | 0.59 | \$182,506 | \$500,955 | \$215,014 | 117.81 |
| VALLEY FORGE INSURANCE COMPANY | \$208,196 | 0.58 | \$232,407 | \$15,000 | \$-116,137 | -49.97 |
| CHARTER OAK FIRE INSURANCE CO THE | \$197,369 | 0.55 | \$258,127 | \$63,472 | \$307,673 | 119.19 |
| TWIN CITY FIRE INS CO | \$194,534 | 0.54 | \$252,973 | \$35,790 | \$677,991 | 268.01 |
| INDIANA LUMBERMENS MUTUAL INS CO | \$191,835 | 0.53 | \$189,206 | \$10,000 | \$-79,337 | -41.93 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| HOME INSURANCE CO OF WISCONSIN THE | \$180,915 | 0.50 | \$183,124 | \$0 | \$64,000 | 34.95 |
| TRAVELERS INDEMNITY CO OF AMERICA | \$180,857 | 0.50 | \$181,008 | \$423 | \$39,423 | 21.78 |
| AMERICAN CASUALTY CO OF READING PA | \$173,208 | 0.48 | \$186,283 | \$29,819 | \$-140,313 | -75.32 |
| FIREMANS FUND INS CO OF WISCONSIN | \$162,423 | 0.45 | \$156,074 | \$0 | \$263,009 | 168.52 |
| TOKIO MARINE AND FIRE INS CO LTD (US BR | \$161,760 | 0.45 | \$183,663 | \$0 | \$80,136 | 43.63 |
| MILLERS MUTUAL INS ASSN OF ILLINOIS | \$161,647 | 0.45 | \$164,732 | \$25,662 | \$71,912 | 43.65 |
| GLENS FALLS INSURANCE COMPANY THE | \$160,611 | 0.44 | \$160,640 | \$175,067 | \$328,852 | 204.71 |
| GERLING AMERICA INSURANCE COMPANY | \$158,803 | 0.44 | \$124,891 | \$0 | \$69,162 | 55.38 |
| HARTFORD FIRE INSURANCE COMPANY | \$158,390 | 0.44 | \$201,261 | \$24,775 | \$-493,479 | -245.19 |
| TRUCK INSURANCE EXCHANGE | \$143,454 | 0.40 | \$134,611 | \$0 | \$-98,622 | -73.26 |
| FARMERS AND MERCHANTS INSURANCE CO | \$137,645 | 0.38 | \$175,122 | \$0 | \$0 | 0.00 |
| ROYAL INSURANCE COMPANY OF AMERICA | \$131,961 | 0.36 | \$148,974 | \$4,230 | \$-194,024 | -130.24 |
| MARYLAND CASUALTY COMPANY | \$127,341 | 0.35 | \$162,836 | \$19,921 | \$217,878 | 133.80 |
| AETNA CASUALTY AND SURETY COMPANY | \$120,132 | 0.33 | \$134,824 | \$752,758 | \$3,092,147 | 2,293.47 |
| AMERICAN MOTORISTS INSURANCE CO | \$117,599 | 0.32 | \$265,300 | \$99,634 | \$175,673 | 66.22 |
| ALLIANZ UNDERWRITERS INSURANCE COMPANY | \$117,500 | 0.32 | \$135,207 | \$60,841 | \$43,871 | 32.45 |
| AMCO INSURANCE COMPANY | \$116,526 | 0.32 | \$122,296 | \$18,839 | \$1,939 | 1.59 |
| HAWKEYE SECURITY INSURANCE COMPANY | \$107,900 | 0.30 | \$96,518 | \$12,250 | \$-96,970 | -100.47 |
| CINCINNATI INS CO THE | \$106,182 | 0.29 | \$85,104 | \$0 | \$0 | 0.00 |
| FIREMANS FUND INSURANCE COMPANY | \$97,274 | 0.27 | \$40,995 | \$0 | \$591,156 | 1,442.02 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| ALLIED MUTUAL INS CO | \$91,817 | 0.25 | \$102,330 | \$0 | \$0 | 0.00 |
| ASSURANCE COMPANY OF AMERICA | \$83,664 | 0.23 | \$94,203 | \$25,221 | \$-233,896 | -248.29 |
| FIREMENS INS CO OF NEWARK, NEW JERSEY | \$83,006 | 0.23 | \$79,939 | \$105,040 | \$84,758 | 106.03 |
| UNITED STATES FIDELITY & GUARANTY CO | \$82,871 | 0.23 | \$132,099 | \$1,461,228 | \$-413,054 | -312.69 |
| GENERAL ACCIDENT INS CO OF AMERICA | \$82,468 | 0.23 | \$82,977 | \$1,500 | \$-29,836 | -35.96 |
| INSURANCE CO OF THE STATE OF PA | \$82,275 | 0.23 | \$65,336 | \$0 | \$24,288 | 37.17 |
| NATIONWIDE MUTUAL INSURANCE COMPANY | \$78,160 | 0.22 | \$77,959 | \$14,784 | \$-642 | -0.82 |
| NORTHBROOK PROPERTY & CASUALTY INS CO | \$74,264 | 0.21 | \$49,747 | \$30,055 | \$-155,645 | -312.87 |
| CONTINENTAL CASUALTY COMPANY* | \$72,618 | 0.20 | \$55,220 | \$-11,492 | \$41,375 | 74.93 |
| AMERICAN INSURANCE COMPANY THE | \$69,899 | 0.19 | \$66,893 | \$4,818 | \$-437,453 | -653.96 |
| PENNSYLVANIA GENERAL INSURANCE CO | \$68,807 | 0.19 | \$78,353 | \$60,005 | \$5,576 | 7.12 |
| GRINNELL MUTUAL REINSURANCE COMPANY | \$66,036 | 0.18 | \$57,242 | \$12,542 | \$3,967 | 6.93 |
| CENTURY INDEMNITY COMPANY | \$61,875 | 0.17 | \$63,733 | \$0 | \$-26,844 | -42.12 |
| SECURA INSURANCE A MUTUAL COMPANY | \$58,977 | 0.16 | \$54,741 | \$0 | \$0 | 0.00 |
| AETNA CASUALTY & SURETY OF AMERICA | \$58,282 | 0.16 | \$57,391 | \$869 | \$28,891 | 50.34 |
| MICHIGAN MILLERS MUTUAL INS CO | \$57,107 | 0.16 | \$34,908 | \$3,500 | \$44,700 | 128.05 |
| SHELTER MUTUAL INSURANCE CO | \$50,556 | 0.14 | \$28,175 | \$3,293 | \$21,851 | 77.55 |
| COMMERCE AND INDUSTRY INSURANCE CO | \$48,105 | 0.13 | \$54,418 | \$1,500 | \$-26,708 | -49.08 |
| GRAIN DEALERS MUTUAL INSURANCE CO | \$47,208 | 0.13 | \$48,868 | \$13,160 | \$-16,870 | -34.52 |
| NORTHERN INSURANCE CO OF NEW YORK | \$45,546 | 0.13 | \$57,779 | \$75,350 | \$-183,913 | -318.30 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| WEST AMERICAN INSURANCE COMPANY | \$43,083 | 0.12 | \$46,387 | \$608 | \$-2,872 | -6.19 |
| ATLAS INSURANCE COMPANY | \$41,842 | 0.12 | \$45,906 | \$0 | \$0 | 0.00 |
| HARTFORD CASUALTY INS CO | \$41,445 | 0.11 | \$39,574 | \$0 | \$-2,929 | -7.40 |
| HEART OF AMERICA FIRE & CAS CO* | \$39,815 | 0.11 | \$47,577 | \$427 | \$-7,573 | -15.92 |
| AMERICAN FIRE & CASUALTY COMPANY | \$36,829 | 0.10 | \$40,132 | \$0 | \$2,266 | 5.65 |
| COLUMBIA MUTUAL INSURANCE CO | \$32,764 | 0.09 | \$30,077 | \$0 | \$7,000 | 23.27 |
| TRI STATE INSURANCE COMPANY | \$32,112 | 0.09 | \$31,701 | \$0 | \$21,992 | 69.37 |
| NATIONWIDE MUTUAL FIRE INSURANCE CO | \$31,387 | 0.09 | \$25,916 | \$10,750 | \$26,695 | 103.01 |
| AMERICAN FAMILY MUTUAL INS CO | \$30,683 | 0.08 | \$30,064 | \$17,835 | \$106,231 | 353.35 |
| NEW YORK FRONTIER INSURANCE COMPANY | \$29,966 | 0.08 | \$29,136 | \$0 | \$27,310 | 93.73 |
| COLONIA INSURANCE COMPANY | \$29,399 | 0.08 | \$28,289 | \$0 | \$-17,259 | -61.01 |
| MINNESOTA FIRE AND CASUALTY COMPANY | \$29,359 | 0.08 | \$21,728 | \$0 | \$-1,930 | -8.88 |
| PENN AMERICA INS CO | \$27,360 | 0.08 | \$20,652 | \$7,500 | \$-85,520 | -414.10 |
| NORTHWESTERN NATIONAL CASUALTY CO | \$27,138 | 0.07 | \$29,402 | \$0 | \$0 | 0.00 |
| STANDARD FIRE INSURANCE COMPANY | \$26,689 | 0.07 | \$27,146 | \$-20,694 | \$-186,401 | -686.66 |
| CONTINENTAL WESTERN INSURANCE CO | \$26,490 | 0.07 | \$23,754 | \$5,552 | \$511 | 2.15 |
| SKANDIA U S INSURANCE COMPANY | \$25,982 | 0.07 | \$24,997 | \$-5,134 | \$-30,447 | -121.80 |
| FIRST SPECIALTY INSURANCE CORPORATION | \$24,450 | 0.07 | \$14,281 | \$0 | \$7,881 | 55.19 |
| CAPITOL INDEMNITY CORPORATION | \$24,188 | 0.07 | \$24,815 | \$0 | \$-1,000 | -4.03 |
| POTOMAC INSURANCE CO OF ILLINOIS | \$22,602 | 0.06 | \$30,553 | \$0 | \$-10,096 | -33.04 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| FARMERS ALLIANCE MUTUAL INS CO | \$21,873 | 0.06 | \$22,492 | \$2,000 | \$-8,000 | -35.57 |
| AMERISURE INSURANCE COMPANY | \$21,504 | 0.06 | \$9,944 | \$0 | \$17,203 | 173.00 |
| COMMERCIAL UNION INSURANCE COMPANY | \$21,313 | 0.06 | \$21,161 | \$0 | \$-6,130 | -28.97 |
| OHIO CASUALTY INSURANCE COMPANY | \$20,773 | 0.06 | \$20,249 | \$9,050 | \$12,292 | 60.70 |
| CIGNA INSURANCE COMPANY | \$20,433 | 0.06 | \$10,245 | \$0 | \$5,598 | 54.64 |
| UNITED SECURITY INSURANCE COMPANY | \$19,834 | 0.05 | \$14,212 | \$0 | \$1,478 | 10.40 |
| LIBERTY MUTUAL FIRE INSURANCE CO | \$16,747 | 0.05 | \$29,102 | \$605,000 | \$549,667 | 1,888.76 |
| SAFECO INSURANCE CO OF AMERICA | \$15,867 | 0.04 | \$14,743 | \$0 | \$-125,336 | -850.14 |
| NN INSURANCE COMPANY | \$15,361 | 0.04 | \$11,067 | \$0 | \$0 | 0.00 |
| STATE AUTOMOBILE MUTUAL INS CO | \$14,835 | 0.04 | \$1,434 | \$0 | \$0 | 0.00 |
| RLI INSURANCE COMPANY | \$14,575 | 0.04 | \$188,045 | \$0 | \$262,870 | 139.79 |
| GENERAL CASUALTY CO OF WISCONSIN | \$12,161 | 0.03 | \$13,481 | \$0 | \$-5,140 | -38.13 |
| TRAVELERS INDEMNITY CO OF RHODE ISLAND | \$10,848 | 0.03 | \$7,837 | \$0 | \$3,000 | 38.28 |
| PACIFIC EMPLOYERS INSURANCE COMPANY | \$10,800 | 0.03 | \$196,830 | \$0 | \$170,309 | 86.53 |
| AMERICAN ECONOMY INSURANCE COMPANY | \$10,305 | 0.03 | \$11,872 | \$0 | \$0 | 0.00 |
| HIGHLANDS INSURANCE COMPANY | \$10,014 | 0.03 | \$5,466 | \$0 | \$0 | 0.00 |
| MICHIGAN MUTUAL INSURANCE COMPANY | \$9,822 | 0.03 | \$5,773 | \$0 | \$17,569 | 304.33 |
| BITUMINOUS CASUALTY CORPORATION | \$9,707 | 0.03 | \$15,740 | \$0 | \$-4,000 | -25.41 |
| NEW HAMPSHIRE INSURANCE COMPANY | \$8,444 | 0.02 | \$56,695 | \$2,200 | \$66,469 | 117.24 |
| ATLANTIC INSURANCE COMPANY | \$7,222 | 0.02 | \$9,690 | \$0 | \$-4,049 | -41.79 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| MUTUAL SERVICE CASUALTY INSURANCE CO | \$6,998 | 0.02 | \$5,833 | \$0 | \$634 | 10.87 |
| FIRST FINANCIAL INSURANCE COMPANY | \$6,955 | 0.02 | \$10,260 | \$0 | \$-9,776 | -95.28 |
| NORTHBROOK NATIONAL INS CO | \$6,897 | 0.02 | \$3,167 | \$0 | \$-2,633 | -83.14 |
| FARMINGTON CASUALTY COMPANY | \$6,696 | 0.02 | \$14,588 | \$0 | \$2,654 | 18.19 |
| EQUITY MUTUAL INSURANCE COMPANY | \$6,366 | 0.02 | \$5,105 | \$0 | \$0 | 0.00 |
| GLOBE INDEMNITY COMPANY | \$5,500 | 0.02 | \$6,730 | \$0 | \$-8,644 | -128.44 |
| BANKERS INSURANCE COMPANY | \$5,000 | 0.01 | \$1,458 | \$0 | \$832 | 57.06 |
| AUTOMOBILE INS CO OF HARTFORD CT | \$4,979 | 0.01 | \$6,819 | \$0 | \$823 | 12.07 |
| MT AIRY INSURANCE COMPANY | \$4,113 | 0.01 | \$2,916 | \$0 | \$622 | 21.33 |
| ATLANTIC MUTUAL INSURANCE COMPANY | \$3,726 | 0.01 | \$4,425 | \$0 | \$-11,083 | -250.46 |
| ALLSTATE INSURANCE COMPANY | \$3,632 | 0.01 | \$4,474 | \$19,723 | \$4,510,210 | 100,809.34 |
| AETNA CASUALTY & SURETY CO OF IL | \$3,407 | 0.01 | \$4,307 | \$27,777 | \$-35,790 | -830.97 |
| COMMONWEALTH GENERAL INS CO* | \$3,298 | 0.01 | \$967 | \$0 | \$612 | 63.29 |
| ECONOMY FIRE & CASUALTY COMPANY | \$3,203 | 0.01 | \$4,235 | \$0 | \$0 | 0.00 |
| GULF INSURANCE COMPANY | \$3,103 | 0.01 | \$4,283 | \$0 | \$-5,764 | -134.58 |
| NORTHLAND INSURANCE COMPANY | \$3,006 | 0.01 | \$2,857 | \$0 | \$-406 | -14.21 |
| PROVIDENCE WASHINGTON INSURANCE CO | \$2,484 | 0.01 | \$1,786 | \$0 | \$0 | 0.00 |
| VALIANT INS CO | \$2,054 | 0.01 | \$2,159 | \$0 | \$1,114 | 51.60 |
| MID CONTINENT CASUALTY COMPANY | \$2,016 | 0.01 | \$1,712 | \$0 | \$0 | 0.00 |
| STAR INSURANCE COMPANY | \$1,975 | 0.01 | \$1,790 | \$0 | \$929 | 51.90 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| HOUSTON GENERAL INS CO | \$1,974 | 0.01 | \$4,609 | \$0 | \$1,028 | 22.30 |
| CASUALTY RECIPROCAL EXCHANGE | \$1,726 | 0.00 | \$1,503 | \$0 | \$0 | 0.00 |
| GRANITE STATE INSURANCE COMPANY | \$1,707 | 0.00 | \$1,226 | \$0 | \$1,220 | 99.51 |
| AMERICAN EAGLE INSURANCE CO | \$1,505 | 0.00 | \$1,505 | \$0 | \$0 | 0.00 |
| KENTUCKY INSURANCE COMPANY | \$1,458 | 0.00 | \$4,434 | \$0 | -\$681 | -15.36 |
| TRINITY UNIVERSAL INSURANCE COMPANY | \$1,357 | 0.00 | \$388 | \$0 | \$0 | 0.00 |
| COUNTRY MUTUAL INSURANCE COMPANY | \$1,332 | 0.00 | \$1,426 | \$0 | -\$993 | -69.64 |
| SOUTH CAROLINA INSURANCE COMPANY | \$986 | 0.00 | \$1,482 | \$0 | -\$693 | -46.76 |
| AMERICAN NATIONAL FIRE INSURANCE CO | \$898 | 0.00 | \$878 | \$4,500 | -\$119,703 | -13,633.60 |
| WESTCHESTER FIRE INSURANCE COMPANY* | \$869 | 0.00 | \$869 | \$0 | \$75,704 | 8,711.62 |
| SHELTER GENERAL INS CO | \$816 | 0.00 | \$3,729 | \$0 | \$2,714 | 72.78 |
| GENERAL INSURANCE CO OF AMERICA | \$700 | 0.00 | \$614 | \$0 | -\$7,925 | -1,290.72 |
| AMERICAN AUTOMOBILE INSURANCE CO | \$666 | 0.00 | \$840 | \$0 | -\$1,543 | -183.69 |
| KANSAS CITY FIRE & MARINE INS CO | \$583 | 0.00 | \$330 | \$0 | \$425 | 128.79 |
| SECURITY NATIONAL INSURANCE COMPANY | \$576 | 0.00 | \$145 | \$0 | \$0 | 0.00 |
| SELECT INSURANCE COMPANY | \$574 | 0.00 | \$3,209 | \$0 | -\$5,320 | -165.78 |
| AMERICAN EMPLOYERS INSURANCE CO | \$559 | 0.00 | \$560 | \$0 | -\$11,426 | -2,040.36 |
| EMPIRE FIRE AND MARINE INSURANCE CO | \$497 | 0.00 | \$459 | \$0 | -\$184 | -40.09 |
| STATE AUTO PROPERTY & CASUALTY INS CO | \$400 | 0.00 | \$17 | \$0 | \$0 | 0.00 |
| TIG PREMIER INSURANCE COMPANY | \$374 | 0.00 | \$155 | \$0 | \$0 | 0.00 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|-------------|
| GREAT AMERICAN INSURANCE COMPANY | \$369 | 0.00 | \$445 | \$0 | \$-2,119 | -476.18 |
| AMERICAN ALLIANCE INSURANCE COMPANY | \$366 | 0.00 | \$361 | \$0 | \$-695 | -192.52 |
| AETNA CASUALTY CO OF CONNECTICUT | \$352 | 0.00 | \$352 | \$0 | \$-18 | -5.11 |
| NORTH AMERICAN SPECIALTY INS CO | \$225 | 0.00 | \$359 | \$0 | \$210 | 58.50 |
| TRINITY UNIVERSAL INS CO OF KANSAS INC | \$201 | 0.00 | \$65 | \$0 | \$0 | 0.00 |
| INSURANCE COMPANY OF EVANSTON | \$181 | 0.00 | \$53 | \$0 | \$-259 | -488.68 |
| NATIONAL FIRE INS CO OF HARTFORD | \$178 | 0.00 | \$177 | \$0 | \$-5,352 | -3,023.73 |
| YORK INSURANCE COMPANY | \$149 | 0.00 | \$59 | \$0 | \$0 | 0.00 |
| FIDELITY AND CASUALTY CO OF NY* | \$145 | 0.00 | \$155 | \$0 | \$33,461 | 21,587.74 |
| ALLIANZ INSURANCE COMPANY | \$138 | 0.00 | \$138 | \$0 | \$-15,775 | -11,431.16 |
| BROTHERHOOD MUTUAL INSURANCE CO | \$88 | 0.00 | \$76 | \$0 | \$0 | 0.00 |
| FARMLAND MUTUAL INSURANCE COMPANY | \$32 | 0.00 | \$25 | \$0 | \$0 | 0.00 |
| ASSOCIATED INDEMNITY CORPORATION | \$12 | 0.00 | \$12 | \$0 | \$-21,774 | -181,450.00 |
| HARTFORD UNDERWRITERS INSURANCE CO | \$1 | 0.00 | \$1 | \$0 | \$-47 | -4,700.00 |
| JEFFERSON INSURANCE CO OF NEW YORK | \$0 | 0.00 | \$0 | \$0 | \$96 | . |
| PENNSYLVANIA NATIONAL MUTUAL CAS INS CO | \$0 | 0.00 | \$173 | \$0 | \$-468 | -270.52 |
| BIRMINGHAM FIRE INS CO OF PA | \$0 | 0.00 | \$0 | \$0 | \$-7,744 | . |
| NATIONAL INDEMNITY COMPANY | \$0 | 0.00 | \$0 | \$1,324,817 | \$-171,937 | . |
| BITUMINOUS FIRE AND MARINE INS CO | \$0 | 0.00 | \$0 | \$0 | \$-1,400 | . |
| ALLIANCE ASSURANCE CO OF AMERICA | \$0 | 0.00 | \$0 | \$374 | \$5,272 | . |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| LONDON ASSURANCE OF AMERICA INC THE | \$0 | 0.00 | \$0 | \$286 | \$3,992 | . |
| SEA INSURANCE CO OF AMERICA THE | \$0 | 0.00 | \$0 | \$287 | \$247 | . |
| VIGILANT INSURANCE COMPANY | \$0 | 0.00 | \$321 | \$201 | \$-846 | -263.55 |
| CIGNA PROPERTY & CASUALTY INS CO | \$0 | 0.00 | \$0 | \$0 | \$-12,672 | . |
| CIGNA FIRE UNDERWRITERS INS CO | \$0 | 0.00 | \$0 | \$0 | \$-6,298 | . |
| INDUSTRIAL INDEMNITY COMPANY* | \$0 | 0.00 | \$0 | \$0 | \$1 | . |
| NORTH RIVER INSURANCE COMPANY THE* | \$0 | 0.00 | \$0 | \$0 | \$-27,846 | . |
| STONEWALL INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$202,500 | \$-41,746 | . |
| CITY INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$5,000 | \$-109,000 | . |
| AMERICAN AND FOREIGN INSURANCE CO | \$0 | 0.00 | \$0 | \$0 | \$-1,976 | . |
| SAFEGUARD INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-131 | . |
| ST PAUL GUARDIAN INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-5,481 | . |
| SECURITY INSURANCE CO OF HARTFORD | \$0 | 0.00 | \$0 | \$0 | \$-3,568 | . |
| UNITED STATES LIABILITY INSURANCE CO | \$0 | 0.00 | \$0 | \$0 | \$-2,811 | . |
| AMERICAN GUARANTEE & LIABILITY INS CO | \$0 | 0.00 | \$-4,417 | \$0 | \$2,120 | -48.00 |
| AGRICULTURAL INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-154 | . |
| ZURICH AMERICAN INS CO OF ILLINOIS | \$0 | 0.00 | \$0 | \$0 | \$2,000 | . |
| HOME INSURANCE COMPANY OF INDIANA, THE | \$0 | 0.00 | \$0 | \$0 | \$5,000 | . |
| AMERICAN ZURICH INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$437 | \$-20,283 | . |
| STATE FARM FIRE AND CASUALTY CO | \$-88 | -0.00 | \$2,133 | \$0 | \$25,370 | 1,189.40 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1992

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|--------------|-----------------|------------|
| NORTHWESTERN NATIONAL INS CO | \$ -111 | -0.00 | \$ -111 | \$0 | \$47,569 | -42,854.95 |
| LITITZ MUTUAL INSURANCE COMPANY | \$ -222 | -0.00 | \$ -89 | \$0 | \$0 | 0.00 |
| CONSOLIDATED AMERICAN INS COMPANY | \$ -878 | -0.00 | \$1,306 | \$0 | \$ -576 | -44.10 |
| FIRST NATIONAL INS CO OF AMERICA | \$ -2,043 | -0.01 | \$837 | \$0 | \$320 | 38.23 |
| UTICA MUTUAL INSURANCE COMPANY | \$ -3,127 | -0.01 | \$ -3,127 | \$0 | \$ -11,900 | 380.56 |
| PHOENIX INSURANCE COMPANY THE | \$ -3,221 | -0.01 | \$ -1,575 | \$0 | \$ -2,000 | 126.98 |
| REGENT INSURANCE COMPANY | \$ -5,814 | -0.02 | \$1,540 | \$0 | \$ -445 | -28.90 |
| HARTFORD ACCIDENT & INDEMNITY CO* | \$ -17,598 | -0.05 | \$ -17,598 | \$506,859 | \$210,595 | -1,196.70 |
| AMERICAN MANUFACTURERS MUTUAL INS CO | \$ -35,802 | -0.10 | \$ -18,452 | \$745 | \$ -15,440 | 83.68 |
| FIDELITY AND GUARANTY INS UNDERWRITERS | \$ -87,206 | -0.24 | \$ -89,610 | \$0 | \$48,300 | -53.90 |
| TOTAL | \$36,196,156 | 100.00 | \$36,396,389 | \$16,994,932 | \$24,413,108 | 67.08 |

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| LIBERTY MUTUAL INSURANCE COMPANY | \$2,516,012 | 6.86 | \$2,273,889 | \$1,674,150 | \$-1,731,292 | -76.14 |
| ST PAUL FIRE & MARINE INSURANCE CO | \$2,482,733 | 6.77 | \$2,254,224 | \$39,655 | \$1,784,162 | 79.15 |
| TRAVELERS INDEMNITY CO OF ILLINOIS | \$2,139,994 | 5.83 | \$1,730,670 | \$1,537,499 | \$3,762,690 | 217.41 |
| INSURANCE COMPANY OF NORTH AMERICA | \$1,697,239 | 4.62 | \$1,236,247 | \$20,755 | \$115,472 | 9.34 |
| ROYAL INDEMNITY COMPANY | \$1,552,993 | 4.23 | \$995,101 | \$43,000 | \$388,573 | 39.05 |
| INTERNATIONAL INSURANCE COMPANY* | \$1,531,539 | 4.17 | \$1,320,469 | \$0 | \$-864,473 | -65.47 |
| FEDERATED MUTUAL INSURANCE COMPANY | \$1,351,636 | 3.68 | \$1,271,308 | \$898,928 | \$857,794 | 67.47 |
| FEDERAL INSURANCE COMPANY | \$1,328,332 | 3.62 | \$1,369,537 | \$912,021 | \$660,101 | 48.20 |
| NATIONAL UNION FIRE INS CO OF PITTSBURG | \$1,121,423 | 3.06 | \$1,515,152 | \$558,960 | \$1,632,784 | 107.76 |
| TIG INSURANCE COMPANY | \$1,066,133 | 2.91 | \$976,036 | \$0 | \$5,923,990 | 606.94 |
| UNITED STATES FIRE INSURANCE CO* | \$965,036 | 2.63 | \$955,583 | \$2,646 | \$634,974 | 66.45 |
| ST PAUL MERCURY INSURANCE COMPANY | \$894,663 | 2.44 | \$892,308 | \$178,774 | \$556,485 | 62.36 |
| TRAVELERS INDEMNITY COMPANY | \$886,523 | 2.42 | \$419,709 | \$604,375 | \$2,933,534 | 698.94 |
| AMERICAN MOTORISTS INSURANCE CO | \$876,569 | 2.39 | \$720,626 | \$62,568 | \$-59,673 | -8.28 |
| ZURICH INSURANCE COMPANY | \$832,230 | 2.27 | \$1,133,383 | \$504,117 | \$231,214 | 20.40 |
| HARTFORD FIRE INSURANCE COMPANY | \$831,847 | 2.27 | \$831,132 | \$213,045 | \$369,489 | 44.46 |
| PLANET INSURANCE COMPANY | \$632,015 | 1.72 | \$701,389 | \$0 | \$-911,162 | -129.91 |
| EMPLOYERS INSURANCE OF WAUSAU A MUTUAL | \$627,952 | 1.71 | \$429,942 | \$105,488 | \$-110,422 | -25.68 |
| CONTINENTAL INSURANCE COMPANY THE* | \$626,464 | 1.71 | \$827,776 | \$731,189 | \$184,926 | 22.34 |
| TRANSCONTINENTAL INSURANCE COMPANY | \$543,011 | 1.48 | \$684,879 | \$1,093,911 | \$1,231,835 | 179.86 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| AMERICAN STATES INSURANCE COMPANY* | \$542,490 | 1.48 | \$562,997 | \$2,266 | \$246 | 0.04 |
| PACIFIC EMPLOYERS INSURANCE COMPANY | \$511,941 | 1.40 | \$332,187 | \$-7,982 | \$8,477 | 2.55 |
| GREAT NORTHERN INSURANCE COMPANY | \$492,098 | 1.34 | \$431,707 | \$190,781 | \$415,839 | 96.32 |
| RANGER INSURANCE COMPANY | \$426,810 | 1.16 | \$464,692 | \$39,005 | \$1,068,155 | 229.86 |
| UNITED FIRE AND CASUALTY COMPANY | \$401,919 | 1.10 | \$356,970 | \$36,137 | \$79,991 | 22.41 |
| NATIONAL SURETY CORPORATION | \$394,869 | 1.08 | \$406,670 | \$0 | \$-386,262 | -94.98 |
| TWIN CITY FIRE INS CO | \$394,799 | 1.08 | \$254,591 | \$1,000 | \$246,327 | 96.75 |
| HOME INSURANCE COMPANY THE | \$392,990 | 1.07 | \$321,176 | \$85,861 | \$-117,288 | -36.52 |
| UNITED STATES FIDELITY & GUARANTY CO | \$385,350 | 1.05 | \$406,252 | \$2,934,762 | \$481,109 | 118.43 |
| NATIONWIDE PROPERTY & CASUALTY INS CO | \$375,576 | 1.02 | \$348,592 | \$169,381 | \$431,186 | 123.69 |
| EMPLOYERS MUTUAL CASUALTY COMPANY | \$358,586 | 0.98 | \$355,088 | \$92,268 | \$-221,800 | -62.46 |
| WAUSAU UNDERWRITERS INS CO | \$353,871 | 0.96 | \$289,801 | \$570,658 | \$166,224 | 57.36 |
| CHARTER OAK FIRE INSURANCE CO THE | \$349,977 | 0.95 | \$332,980 | \$14,000 | \$-1,410,000 | -423.45 |
| ROYAL INSURANCE COMPANY OF AMERICA | \$326,184 | 0.89 | \$380,098 | \$104,060 | \$549,845 | 144.66 |
| RLI INSURANCE COMPANY | \$267,257 | 0.73 | \$74,103 | \$0 | \$39,365 | 53.12 |
| VALLEY FORGE INSURANCE COMPANY | \$266,802 | 0.73 | \$384,976 | \$0 | \$-27,467 | -7.13 |
| AMERICAN CASUALTY CO OF READING PA | \$241,068 | 0.66 | \$191,673 | \$4,819 | \$-19,323 | -10.08 |
| HAWKEYE SECURITY INSURANCE COMPANY | \$233,493 | 0.64 | \$262,393 | \$88,065 | \$72,198 | 27.52 |
| JOHN DEERE INSURANCE COMPANY | \$230,740 | 0.63 | \$211,189 | \$41,913 | \$290,614 | 137.61 |
| OLD REPUBLIC INSURANCE COMPANY | \$210,788 | 0.57 | \$207,680 | \$85,888 | \$133,220 | 64.15 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| SENTRY INSURANCE A MUTUAL COMPANY | \$206,885 | 0.56 | \$202,178 | \$0 | \$131,040 | 64.81 |
| UNIVERSAL UNDERWRITERS INS CO | \$184,981 | 0.50 | \$184,981 | \$19,108 | \$121,752 | 65.82 |
| TRAVELERS INDEMNITY CO OF AMERICA | \$182,384 | 0.50 | \$146,243 | \$39,242 | \$344,461 | 235.54 |
| LUMBERMENS MUTUAL CASUALTY CO | \$177,702 | 0.48 | \$181,074 | \$5,370 | \$74,762 | 41.29 |
| LIBERTY INSURANCE CORPORATION | \$175,208 | 0.48 | \$161,900 | \$1,150 | \$49,893 | 30.82 |
| GLEN'S FALLS INSURANCE COMPANY THE | \$166,046 | 0.45 | \$157,706 | \$105,210 | \$318,117 | 201.72 |
| TOKIO MARINE AND FIRE INS CO LTD (US BR) | \$162,461 | 0.44 | \$160,745 | \$0 | \$15,445 | 9.61 |
| NEW HAMPSHIRE INSURANCE COMPANY | \$160,951 | 0.44 | \$150,477 | \$4,500 | \$39,939 | 26.54 |
| MILLERS MUTUAL INS ASSN OF ILLINOIS | \$156,322 | 0.43 | \$175,533 | \$0 | \$17,965 | 10.23 |
| FARMERS AND MERCHANTS INSURANCE CO | \$155,104 | 0.42 | \$123,294 | \$0 | \$0 | 0.00 |
| GREAT CENTRAL INSURANCE COMPANY | \$153,093 | 0.42 | \$156,995 | \$7,708 | \$12,445 | 7.93 |
| AMERICAN AND FOREIGN INSURANCE CO | \$133,661 | 0.36 | \$139,117 | \$174 | \$128,502 | 92.37 |
| ALLIANZ UNDERWRITERS INSURANCE COMPANY | \$132,000 | 0.36 | \$130,631 | \$0 | \$203,140 | -155.51 |
| TRUCK INSURANCE EXCHANGE | \$124,290 | 0.34 | \$122,745 | \$975 | \$-18,256 | -14.87 |
| CONTINENTAL CASUALTY COMPANY* | \$120,566 | 0.33 | \$120,601 | \$40,977 | \$298,378 | -247.41 |
| AETNA CASUALTY AND SURETY COMPANY | \$112,751 | 0.31 | \$168,806 | \$2,096,618 | \$1,129,141 | 668.90 |
| MARYLAND CASUALTY COMPANY | \$103,062 | 0.28 | \$107,418 | \$825 | \$15,408 | 14.34 |
| ALLIED MUTUAL INS CO | \$90,260 | 0.25 | \$89,678 | \$0 | \$0 | 0.00 |
| AMCO INSURANCE COMPANY | \$87,930 | 0.24 | \$65,904 | \$1,679 | \$3,079 | 4.67 |
| AMERICAN ZURICH INSURANCE COMPANY | \$85,251 | 0.23 | \$64,612 | \$0 | \$35,910 | 55.58 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|--------------|-----------------|------------|
| AMERICAN FAMILY MUTUAL INS CO | \$84,259 | 0.23 | \$96,043 | \$7,332 | \$92,035 | 95.83 |
| AMERICAN INSURANCE COMPANY THE | \$81,321 | 0.22 | \$67,747 | \$-2,020,095 | \$-2,865,378 | -4,229.53 |
| FIREMENS INS CO OF NEWARK, NEW JERSEY | \$77,285 | 0.21 | \$76,692 | \$63,126 | \$-48,999 | -63.89 |
| GENERAL ACCIDENT INS CO OF AMERICA | \$68,801 | 0.19 | \$72,133 | \$3,500 | \$-29,829 | -41.35 |
| CENTURY INDEMNITY COMPANY | \$68,750 | 0.19 | \$51,466 | \$0 | \$49,014 | 95.24 |
| WESTCHESTER FIRE INSURANCE COMPANY* | \$68,724 | 0.19 | \$172,955 | \$1,500 | \$39,638 | 22.92 |
| GERLING AMERICA INSURANCE COMPANY | \$68,688 | 0.19 | \$32,300 | \$0 | \$11,450 | 35.45 |
| PENNSYLVANIA GENERAL INSURANCE CO | \$68,097 | 0.19 | \$65,271 | \$3,167 | \$20,785 | 31.84 |
| CONTINENTAL WESTERN INSURANCE CO | \$62,711 | 0.17 | \$32,591 | \$2,591 | \$16,949 | 52.01 |
| GRAIN DEALERS MUTUAL INSURANCE CO | \$62,561 | 0.17 | \$60,498 | \$3,903 | \$4,246 | 7.02 |
| CINCINNATI INS CO THE | \$61,814 | 0.17 | \$40,771 | \$0 | \$0 | 0.00 |
| COMMERCE AND INDUSTRY INSURANCE CO | \$61,669 | 0.17 | \$76,726 | \$34,000 | \$96,260 | 125.46 |
| GLOBE INDEMNITY COMPANY | \$59,256 | 0.16 | \$77,612 | \$19,206 | \$74,896 | 96.50 |
| HEART OF AMERICA FIRE & CAS CO* | \$58,221 | 0.16 | \$68,408 | \$10,089 | \$11,757 | 17.19 |
| FIREMANS FUND INSURANCE COMPANY | \$52,788 | 0.14 | \$50,502 | \$25 | \$26,549 | 52.57 |
| AMERICAN MANUFACTURERS MUTUAL INS CO | \$48,819 | 0.13 | \$84,528 | \$1,181 | \$12,286 | 14.53 |
| SECURA INSURANCE A MUTUAL COMPANY | \$48,273 | 0.13 | \$42,215 | \$968 | \$0 | 0.00 |
| TRANSPORTATION INSURANCE COMPANY | \$48,226 | 0.13 | \$173,624 | \$181,844 | \$1,193,499 | 687.40 |
| CIGNA INSURANCE COMPANY | \$46,432 | 0.13 | \$47,793 | \$-603 | \$-496,548 | -1,038.96 |
| NATIONWIDE MUTUAL INSURANCE COMPANY | \$46,371 | 0.13 | \$80,252 | \$91,432 | \$37,841 | 47.15 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|-------------------------------------|-----------------|--------------|----------------|--------------|-----------------|------------|
| NATIONWIDE MUTUAL FIRE INSURANCE CO | \$45,450 | 0.12 | \$34,142 | \$0 | \$-31,820 | -93.20 |
| GRINNELL MUTUAL REINSURANCE COMPANY | \$43,550 | 0.12 | \$40,231 | \$2,322 | \$70,334 | 174.83 |
| PENN AMERICA INS CO | \$39,305 | 0.11 | \$38,629 | \$7,679 | \$3,147 | 8.15 |
| POTOMAC INSURANCE CO OF ILLINOIS | \$39,103 | 0.11 | \$24,743 | \$0 | \$13,737 | 55.52 |
| AMERICAN FIRE & CASUALTY COMPANY | \$39,051 | 0.11 | \$34,736 | \$0 | \$-133 | -0.38 |
| BITUMINOUS CASUALTY CORPORATION | \$37,306 | 0.10 | \$32,942 | \$7,500 | \$-23,400 | -71.03 |
| STANDARD FIRE INSURANCE COMPANY | \$36,904 | 0.10 | \$44,862 | \$251 | \$74,390 | 165.82 |
| ATLAS INSURANCE COMPANY | \$36,352 | 0.10 | \$42,738 | \$1,300 | \$41,300 | 96.64 |
| LIBERTY MUTUAL FIRE INSURANCE CO | \$36,238 | 0.10 | \$2,260 | \$0 | \$-212,766 | 9,414.42 |
| NORTHWESTERN NATIONAL CASUALTY CO | \$36,138 | 0.10 | \$39,660 | \$2,430 | \$-14,488 | -36.53 |
| ASSURANCE COMPANY OF AMERICA | \$36,051 | 0.10 | \$42,962 | \$5,150 | \$32,881 | 76.54 |
| WEST AMERICAN INSURANCE COMPANY | \$34,090 | 0.09 | \$29,321 | \$0 | \$-9,035 | -30.81 |
| NORTHERN INSURANCE CO OF NEW YORK | \$29,731 | 0.08 | \$62,424 | \$218,851 | \$38,375 | 61.47 |
| COLUMBIA MUTUAL INSURANCE CO | \$28,239 | 0.08 | \$17,627 | \$0 | \$0 | 0.00 |
| CAPITOL INDEMNITY CORPORATION | \$28,095 | 0.08 | \$15,130 | \$1,000 | \$2,000 | 13.22 |
| INSURANCE CO OF THE STATE OF PA | \$27,000 | 0.07 | \$22,300 | \$0 | \$-18,772 | -84.18 |
| SKANDIA U S INSURANCE COMPANY | \$26,978 | 0.07 | \$30,162 | \$0 | \$-3,330 | -11.04 |
| COMMERCIAL UNION INSURANCE COMPANY | \$26,861 | 0.07 | \$19,863 | \$-2,930,643 | \$-2,933,614 | -14,769.24 |
| COLONIA INSURANCE COMPANY | \$26,502 | 0.07 | \$25,931 | \$0 | \$0 | 0.00 |
| HOME INSURANCE CO OF WISCONSIN THE | \$25,216 | 0.07 | \$23,007 | \$0 | \$17,000 | 73.89 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|--------------|-----------------|------------|
| FIRST FINANCIAL INSURANCE COMPANY | \$19,936 | 0.05 | \$32,772 | \$0 | \$6,461 | 19.72 |
| INDIANA LUMBERMENS MUTUAL INS CO | \$18,926 | 0.05 | \$20,569 | \$0 | \$0 | 0.00 |
| OHIO CASUALTY INSURANCE COMPANY | \$18,633 | 0.05 | \$13,660 | \$487 | \$-16,281 | -119.19 |
| PHOENIX INSURANCE COMPANY THE | \$17,713 | 0.05 | \$26,193 | \$0 | \$157,000 | 599.40 |
| TRI STATE INSURANCE COMPANY | \$17,154 | 0.05 | \$13,845 | \$0 | \$0 | 0.00 |
| UNITED SECURITY INSURANCE COMPANY | \$17,071 | 0.05 | \$11,544 | \$0 | \$32,473 | 281.30 |
| FARMERS ALLIANCE MUTUAL INS CO | \$16,563 | 0.05 | \$27,611 | \$15,503 | \$-9,497 | -34.40 |
| HARTFORD CASUALTY INS CO | \$16,472 | 0.04 | \$16,578 | \$8,774 | \$-20,897 | -126.05 |
| STONEWALL INSURANCE COMPANY | \$16,376 | 0.04 | \$16,376 | \$-1,122,599 | \$-532,458 | -3,251.45 |
| ATLANTIC INSURANCE COMPANY | \$15,345 | 0.04 | \$15,166 | \$0 | \$10,702 | 70.57 |
| MICHIGAN MILLERS MUTUAL INS CO | \$14,815 | 0.04 | \$12,041 | \$0 | \$-23,300 | -193.51 |
| BANKERS STANDARD INSURANCE COMPANY | \$14,671 | 0.04 | \$19,709 | \$-334 | \$2,469 | 12.53 |
| GENERAL CASUALTY CO OF WISCONSIN | \$13,867 | 0.04 | \$14,354 | \$1,130 | \$3,571 | 24.88 |
| AMERICAN ECONOMY INSURANCE COMPANY | \$13,240 | 0.04 | \$14,326 | \$1,000 | \$1,000 | 6.98 |
| RELIANCE INSURANCE COMPANY | \$11,840 | 0.03 | \$13,439 | \$0 | \$-289,974 | -2,157.71 |
| TRAVELERS INDEMNITY CO OF RHODE ISLAND | \$10,393 | 0.03 | \$11,221 | \$171 | \$-829 | -7.39 |
| CIGNA FIRE UNDERWRITERS INS CO | \$10,354 | 0.03 | \$12,673 | \$-3,724 | \$27 | 0.21 |
| NORTH RIVER INSURANCE COMPANY THE* | \$10,171 | 0.03 | \$145,272 | \$2,637 | \$58,133 | 40.02 |
| MT AIRY INSURANCE COMPANY | \$9,790 | 0.03 | \$9,983 | \$0 | \$1,117 | 11.19 |
| MINNESOTA FIRE AND CASUALTY COMPANY | \$9,511 | 0.03 | \$3,752 | \$0 | \$1,930 | 51.44 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|-------------|-----------------|------------|
| COMPANY NAME: | | | | | | |
| REGENT INSURANCE COMPANY | \$8,343 | 0.02 | \$1,276 | \$0 | \$309 | 24.22 |
| SAFECO INSURANCE CO OF AMERICA | \$8,091 | 0.02 | \$640 | \$3,500 | \$-9,599 | -1,499.84 |
| KENTUCKY INSURANCE COMPANY | \$7,635 | 0.02 | \$3,813 | \$0 | \$792 | 20.77 |
| AMERICAN GUARANTEE & LIABILITY INS CO | \$7,519 | 0.02 | \$-122,146 | \$0 | \$-76,287 | 62.46 |
| FIREMANS FUND INS CO OF WISCONSIN | \$7,123 | 0.02 | \$18,482 | \$0 | \$-29,129 | -157.61 |
| SOUTH CAROLINA INSURANCE COMPANY | \$7,017 | 0.02 | \$7,068 | \$0 | \$78 | 1.10 |
| INDUSTRIAL INDEMNITY COMPANY* | \$6,942 | 0.02 | \$5,181 | \$0 | \$1,310 | 25.28 |
| ALLSTATE INSURANCE COMPANY | \$6,676 | 0.02 | \$21,380 | \$416,605 | \$-1,261,527 | -5,900.50 |
| UTICA MUTUAL INSURANCE COMPANY | \$6,477 | 0.02 | \$8,344 | \$0 | \$-4,500 | -53.93 |
| ASSOCIATED INDEMNITY CORPORATION | \$6,415 | 0.02 | \$14,951 | \$0 | \$12,352 | 82.62 |
| SHELTER MUTUAL INSURANCE CO | \$6,377 | 0.02 | \$6,129 | \$57 | \$57 | 0.93 |
| FIRST NATIONAL INS CO OF AMERICA | \$6,233 | 0.02 | \$7,072 | \$0 | \$2,686 | 37.98 |
| SHELTER GENERAL INS CO | \$6,232 | 0.02 | \$7,619 | \$0 | \$0 | 0.00 |
| GULF INSURANCE COMPANY | \$5,667 | 0.02 | \$4,333 | \$0 | \$25,162 | 580.71 |
| ATLANTIC MUTUAL INSURANCE COMPANY | \$5,590 | 0.02 | \$6,288 | \$0 | \$-48,564 | -772.33 |
| AETNA CASUALTY & SURETY OF AMERICA | \$5,461 | 0.01 | \$2,445 | \$0 | \$1,442 | 58.98 |
| SELECT INSURANCE COMPANY | \$5,402 | 0.01 | \$4,274 | \$0 | \$5,208 | 121.85 |
| FIRST SPECIALTY INSURANCE CORPORATION | \$5,400 | 0.01 | \$3,375 | \$0 | \$1,809 | 53.60 |
| EQUITY MUTUAL INSURANCE COMPANY | \$5,063 | 0.01 | \$5,645 | \$0 | \$0 | 0.00 |
| NORTHBROOK NATIONAL INS CO | \$4,882 | 0.01 | \$4,915 | \$0 | \$2,352 | 47.85 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|--|-----------------|--------------|----------------|-------------|-----------------|------------|
| PACIFIC INDEMNITY COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-1,033 | . |
| SEA INSURANCE CO OF AMERICA THE | \$0 | 0.00 | \$0 | \$1,318 | \$1,358 | . |
| KANSAS CITY FIRE & MARINE INS CO | \$0 | 0.00 | \$0 | \$0 | \$-39 | . |
| COUNTRY PREFERRED INSURANCE COMPANY* | \$0 | 0.00 | \$0 | \$0 | \$-378 | . |
| CITY INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$116,050 | \$-24,450 | . |
| NATIONAL AMERICAN INS CO OF CALIFORNIA | \$0 | 0.00 | \$0 | \$0 | \$9,174 | . |
| ILLINOIS NATIONAL INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-1,240 | . |
| UNITED PACIFIC INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-157 | . |
| SAFEGUARD INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-30 | . |
| SECURITY INSURANCE CO OF HARTFORD | \$0 | 0.00 | \$0 | \$0 | \$18,870 | . |
| FIDELITY AND GUARANTY INS UNDERWRITERS | \$0 | 0.00 | \$182,634 | \$19,605 | \$86,205 | 47.20 |
| UNITED STATES LIABILITY INSURANCE CO | \$0 | 0.00 | \$0 | \$0 | \$2,811 | . |
| AGRICULTURAL INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$205 | . |
| ZURICH AMERICAN INS CO OF ILLINOIS | \$0 | 0.00 | \$0 | \$0 | \$-161,741 | . |
| ALLIANZ INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$26,680 | . |
| INTERNATIONAL INDEMNITY COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-2,300 | . |
| HARTFORD UNDERWRITERS INSURANCE CO | \$-4 | -0.00 | \$0 | \$0 | \$-317 | . |
| JEFFERSON INSURANCE CO OF NEW YORK | \$-66 | -0.00 | \$-66 | \$0 | \$-96 | 145.45 |
| MICHIGAN MUTUAL INSURANCE COMPANY | \$-370 | -0.00 | \$2,629 | \$0 | \$9,495 | 361.16 |
| NATIONAL FIRE INS CO OF HARTFORD | \$-523 | -0.00 | \$173 | \$0 | \$286 | 165.32 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| FIRST SOUTHERN INSURANCE COMPANY | \$4,674 | 0.01 | \$2,913 | \$0 | \$0 | 0.00 |
| AMERISURE INSURANCE COMPANY | \$4,611 | 0.01 | \$3,929 | \$0 | \$16,000 | 407.23 |
| NN INSURANCE COMPANY | \$4,588 | 0.01 | \$2,742 | \$0 | \$-2,060 | -75.13 |
| ECONOMY FIRE & CASUALTY COMPANY | \$4,478 | 0.01 | \$2,659 | \$0 | \$0 | 0.00 |
| GRANITE STATE INSURANCE COMPANY | \$4,255 | 0.01 | \$4,101 | \$0 | \$1,268 | 30.92 |
| HOUSTON GENERAL INS CO | \$4,164 | 0.01 | \$4,002 | \$0 | \$1,265 | 31.61 |
| MUTUAL SERVICE CASUALTY INSURANCE CO | \$4,038 | 0.01 | \$4,038 | \$0 | \$-5,254 | -130.11 |
| COUNTRY MUTUAL INSURANCE COMPANY | \$3,917 | 0.01 | \$4,926 | \$0 | \$1,089 | 22.11 |
| CIGNA PROPERTY & CASUALTY INS CO | \$3,913 | 0.01 | \$9,243 | \$205 | \$-29,050 | -314.29 |
| STATE FARM FIRE AND CASUALTY CO | \$3,770 | 0.01 | \$3,182 | \$0 | \$-5,702 | -179.20 |
| NORTHLAND INSURANCE COMPANY | \$3,722 | 0.01 | \$7,187 | \$0 | \$-3,236 | -45.03 |
| HOME INSURANCE COMPANY OF INDIANA, THE | \$3,574 | 0.01 | \$3,574 | \$0 | \$-2,000 | -55.96 |
| CONSOLIDATED AMERICAN INSURANCE CO | \$3,465 | 0.01 | \$5,239 | \$0 | \$-358 | -6.83 |
| FARM BUREAU TOWN & COUNTRY INS CO OF MO | \$2,689 | 0.01 | \$3,638 | \$0 | \$0 | 0.00 |
| FARMINGTON CASUALTY COMPANY | \$2,666 | 0.01 | \$2,666 | \$0 | \$1,572 | 58.96 |
| AMERICAN NATIONAL FIRE INSURANCE CO | \$2,468 | 0.01 | \$2,565 | \$0 | \$-120,986 | -4,716.80 |
| NORTHWESTERN NATIONAL INS CO | \$2,447 | 0.01 | \$5,355 | \$0 | \$21,101 | 394.04 |
| FIDELITY AND CASUALTY CO OF NY* | \$1,766 | 0.00 | \$1,780 | \$45,500 | \$28,983 | 1,628.26 |
| PENNSYLVANIA NATIONAL MUTUAL CAS INS CO | \$1,708 | 0.00 | \$8,238 | \$0 | \$468 | 5.68 |
| INSURANCE COMPANY OF EVANSTON | \$1,608 | 0.00 | \$1,722 | \$0 | \$531 | 30.84 |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---|-----------------|--------------|----------------|-------------|-----------------|------------|
| COMPANY NAME: | | | | | | |
| GREAT AMERICAN INSURANCE COMPANY | \$1,594 | 0.00 | \$1,476 | \$0 | \$3,367 | 228.12 |
| GENERAL INSURANCE CO OF AMERICA | \$1,541 | 0.00 | \$2,787 | \$8,986 | \$-289,424 | -10,384.79 |
| COMMONWEALTH GENERAL INS CO* | \$1,114 | 0.00 | \$889 | \$0 | \$16 | 1.80 |
| EMPIRE FIRE AND MARINE INSURANCE CO | \$1,107 | 0.00 | \$1,107 | \$0 | \$-51 | -4.61 |
| CASUALTY RECIPROCAL EXCHANGE | \$1,087 | 0.00 | \$4,078 | \$0 | \$0 | 0.00 |
| VIGILANT INSURANCE COMPANY | \$854 | 0.00 | \$939 | \$0 | \$-631 | -67.20 |
| VALIANT INS CO | \$768 | 0.00 | \$690 | \$0 | \$-9,080 | -1,315.94 |
| AMERICAN ALLIANCE INSURANCE COMPANY | \$344 | 0.00 | \$334 | \$0 | \$3,637 | 1,088.92 |
| NORTH AMERICAN SPECIALTY INS CO | \$303 | 0.00 | \$153 | \$0 | \$143 | 93.46 |
| AMERICAN EMPLOYERS INSURANCE CO | \$165 | 0.00 | \$-36 | \$52 | \$1,443 | -4,008.33 |
| FIDELITY AND GUARANTY INSURANCE COMPANY | \$133 | 0.00 | \$44 | \$0 | \$-100 | -227.27 |
| AMERICAN AUTOMOBILE INSURANCE CO | \$122 | 0.00 | \$35 | \$90 | \$-8,068 | -23,051.43 |
| MIC PROPERTY AND CASUALTY INS CORP | \$97 | 0.00 | \$97 | \$-532 | \$-532 | -548.45 |
| MID CONTINENT CASUALTY COMPANY | \$36 | 0.00 | \$36 | \$0 | \$0 | 0.00 |
| PARMLAND MUTUAL INSURANCE COMPANY | \$27 | 0.00 | \$27 | \$0 | \$-17 | -62.96 |
| BROTHERHOOD MUTUAL INSURANCE CO | \$1 | 0.00 | \$1 | \$0 | \$0 | 0.00 |
| AFFILIATED FM INSURANCE COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-25,721 | . |
| BIRMINGHAM FIRE INS CO OF PA | \$0 | 0.00 | \$13,470 | \$0 | \$8,862 | 65.79 |
| NATIONAL INDEMNITY COMPANY | \$0 | 0.00 | \$0 | \$0 | \$-112 | . |
| LONDON ASSURANCE OF AMERICA INC THE | \$0 | 0.00 | \$0 | \$0 | \$40 | . |

(CONTINUED)

DEPARTMENT OF INSURANCE
PRODUCT LIABILITY

MARKET SHARE ANALYSIS

YEAR 1991

| COMPANY NAME: | WRITTEN PREMIUM | MARKET SHARE | EARNED PREMIUM | LOSSES PAID | LOSSES INCURRED | LOSS RATIO |
|---------------------------------------|-----------------|--------------|----------------|--------------|-----------------|------------|
| BITUMINOUS FIRE AND MARINE INS CO | \$ 3,108 | .01 | \$4,544 | \$0 | \$22,800 | -501.76 |
| AETNA CASUALTY & SURETY CO OF IL | \$14,130 | .04 | \$14,109 | \$0 | \$36,499 | -258.69 |
| NORTHBROOK PROPERTY & CASUALTY INS CO | \$17,239 | .05 | \$4,624 | \$17,250 | \$125,006 | -2,703.42 |
| HOME INDEMNITY COMPANY THE | \$52,138 | .14 | \$17,165 | \$72,890 | \$371,916 | -2,166.71 |
| HARTFORD ACCIDENT & INDEMNITY CO* | \$168,432 | .46 | \$158,666 | \$275,031 | \$3,385,135 | 2,133.50 |
| TOTAL | \$36,697,276 | 100.00 | \$34,582,434 | \$11,556,157 | \$11,283,789 | 32.63 |